

SAN FRANCISCO HISTORY ROOM



SAN FRANCISCO
PUBLIC LIBRARY

368.05

C631

1914

REFERENCE BOOK

Not to be taken from the Library



Digitized by the Internet Archive
in 2010 with funding from
San Francisco Public Library

VOL. 89
NO. 1

JANUARY
1916

SEE PAGE

MAGAZINE EDITION "A"

THE

Coast INSURANCE Review

PROTECTION

An Insurance Journal and Directory
IN ITS FORTY-FIFTH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

INSURANCE PUBLISHING CO., Publishers

Coast and San Francisco Figures
Year's American Insurance Totals
Death of Ex-President Moore
Casualty Company Charged With Bad Faith
Marine Companies' American Totals
Papers on Canneries, Cotton, Etc.
Death of Adjuster Clinkscales
Continental Increases Its Capital to \$10,000,000
Aetna Fire Underwriters Agency
Life Insurance Canvassing
Prudential's New Industrial Policies
Caledonian and Aachen & Munich Change
Frank and Green Sued for \$105,000
Pacific Coast Casualty Increases Its Business
Coast Storms Increase the Marine Losses
Company Figures of January 1
San Francisco Life Men's Annual Meeting

Circulating Extensively in all the
States and Territories of the Pacific
West

PRICE 25 CENTS
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in
South America, Japan, China and
Australasia

The Great Fire Insurance Company of the World
 ASSETS IN UNITED STATES, - \$14,783,618.69

NEW YORK OFFICE, 80 WILLIAM STREET.
 H. W. EATON, Manager
 G. W. HOYT, Deputy Manager
 J. B. KREMER, Ass't Deputy Manager
 T. A. WEED, Agency Superintendent

NEW ENGLAND STATES, NEW YORK, NEW JERSEY, PENNSYLVANIA, MARYLAND, DELAWARE, DISTRICT OF COLUMBIA, VIRGINIA, WEST VIRGINIA, NORTH CAROLINA, SOUTH CAROLINA, OHIO, INDIANA, KENTUCKY, TENNESSEE.

NEW ORLEANS OFFICE, COR. CARONDELET & COMMON STS.
 CLARENCE F. LOW, Manager
 J. G. PEPPER, Ass't. Mgr
 R. H. COLCOCK, Jr., Deputy Ass't. Mgr

MISSISSIPPI, ALABAMA, OKLAHOMA, FLORIDA, ARKANSAS, TEXAS, GEORGIA.

ILLINOIS, MICHIGAN, IOWA, WISCONSIN, MINNESOTA, MISSOURI, KANSAS, NEBRASKA, COLORADO, N. DAKOTA, S. DAKOTA, MONTANA, UTAH, WYOMING, NEW MEXICO.

CHICAGO OFFICE, INSURANCE EXCHANGE
 W. S. WARREN, Manager
 HUGH R. LOUDON, Assistant Manager
 R. H. PURCELL, Deputy Asst. Mgr.

SAN FRANCISCO OFFICE, 444 CALIFORNIA ST.
 R. P. FABJ, Manager
 THOS. H. ANDERSON, Ass't Manager

CALIFORNIA, NEVADA, ALASKA, OREGON, WASHINGTON, ARIZONA, IDAHO.

Established 1836

Entered U. S. 1848

The statement of the condition of the United States Branch on the 1st of January, 1915, in accordance with the laws of the State of New York, is as follows:

Assets	\$14,783,618.69
Liabilities	9,961,463.20
Surplus	\$ 4,822,155.49

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire) . . .	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116
 And INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126; 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1914, \$8,667,549.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$142,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT ESTABLISHED 1852
 In Company's New Building
 444 California St., San Francisco

ROBERT P. FABJ, Manager
 THOS. H. ANDERSON, Asst. Manager

Special Agents:

G. BRUSH R. H. ROUNTREE HARRISON HOUSEWORTH LOGAN B. CHANDLER
 GEORGE F. GUERRAZ CHESTER S. MYRICK F. E. ATKINS GEO. J. JANES



Conflagration-Proof Insurance



Losses paid to date, - - over \$166,000,000

PACIFIC DEPARTMENT

GERMAN
AMERICAN.

PHOENIX
OF HARTFORD

GERMAN
ALLIANCE.

PROTECTOR
UNDERWRITERS.



EQUITABLE FIRE & MARINE INSURANCE CO.

GEO. H. TYSON GENERAL AGENT.
HERBERT FOLGER, ASST. GENL. AGENT

SAN FRANCISCO.

Losses paid in San Francisco, - over \$6,000,000

Total Assets Thirty - Nine Millions

Agents Wanted in every City, town or Village



Pacific Coast Casualty Company

OF CALIFORNIA

EMPLOYERS' LIABILITY—TEAMS—
GENERAL LIABILITY—WORKMEN'S
COLLECTIVE—VESSELS—ELEVATOR—
AUTOMOBILE—PERSONAL ACCIDENT—
BURGLARY and PLATE GLASS INSURANCE—
FIDELITY and SURETY BONDS. ∴ ∴ ∴

T. L. MILLER, President

HOME OFFICE:
Merchants Exchange Building
SAN FRANCISCO

THE Standard Accident Insurance Company

Of Detroit, Mich.

LEM W. BOWEN, President J. S. HEATON, Secy.

Cash Capital, \$1,000,000

Gross Assets, - 4,930,330

Claims Paid, - 19,565,180

Writes Accident and Sickness Insurance, Accident Policies Provide for—Unlimited Indemnity, Beneficiary Benefits, Accumulations, Optional Benefits, Hospital Indemnity, Combination Features, Surgeons' Fees Where no Claim for Disability is Made, Special Benefits for Sunstroke, Freezing, Etc.

Accident and Sickness Insurance for Women.

Contracts Practically Without Conditions.

CLARENCE F. BRIGGS.

SEPT. PACIFIC COAST DEPARTMENT.

California, Oregon, Washington, Idaho, Nevada, Arizona, Utah, and the Hawaiian Islands.

Mills Bldg., San Francisco

H. H. HAIGHT, District Agent.

Contracts Unexcelled. Agents Everywhere.

FIRE

Chicago had a big blaze on '15's last day, a linseed oil plant. Cause said to have been an explosion of linseed dust. The loss is said to be \$1,500,000. The fire department was helpless.

The Virginia ins. dept. rules that a fire-marine company must be licensed to write fire as well as marine insurance if it assumes the fire hazard also of an automobile risk.

San Luis Obispo, Cal., Dec. 31.—Fire which burned a portion of the Pacific Railway Company wharf here destroyed 4,000 sacks of beans and caused a loss of \$90,000 last night, it was announced today. A section of wharf 350 feet in length was burned. Union Oil Company pipe lines were damaged. Rebuilding will start at once.

Butte, Mont., Dec. 31.—Two fires in dwellings on the flat this morning. The automobile trucks failed to get there in time.

CASUALTY

Having lost his job as insurance commissioner, an Iowa politician is trying to start up a state compensation fund.

Chicago on New Year's eve forbade the throwing of confetti, which, being made of paper, as everybody knows, is very dangerous. Chicago is a village where wooden signs, everywhere, project over the sidewalks and hide hideous views.

The New Amsterdam Casualty may again increase its capital stock to \$1,000,000.

The National Surety now has \$3,000,000 capital.



The Pennsylvania

*Fire Insurance Company
of Philadelphia*

Assets Jan. 1, 1915, \$8,090,190.07

Surplus to Policyholders

Jan. 1, 1915, 2,938,553.34

One of the Oldest and Strongest Fire Insurance Offices
in the United States

Pacific Coast Department:

201 Sansome Street, SAN FRANCISCO

RUSSELL W. OSBORN, Manager

S. P. MESICK, Superintendent of Agencies

F. J. AGNEW, " " "

SPECIAL AGENTS: A. C. McConnell C. V. McCarthy F. A. Lathrop

TO SAMPLE COPY Receiver:

Write to the Coast Review for Special Offer to
new subscribers.

GENERAL

San Francisco building permits in 1915 were for \$14,000,000, a slight decline. They included fifteen class A buildings, two class B, 174 class C.

One vessel passed through the Golden Gate, San Francisco, every 45 minutes in 1915. This is shown in the annual tabulation of the shipping of San Francisco. A total of 11,629 vessels passed in and out of the port in the year, 5,717 ships arriving, and 5,912 leaving. They constituted a total tonnage of 15,135,389 tons. These figures fall slightly below the commerce of 1914, due perhaps to the canal tie-up and the scarcity of ships because of the war.

The Metropolitan Life Insurance Company

Pacific Coast Head Office

Metropolitan Life Building

Pine and Stockton Sts.

SAN FRANCISCO

The Continental (Fire) Insurance Co.

The Strongest American Company

Home Office
80 Maiden Lane, New York

Western Office
332 So. La Salle Street, Chicago

Fidelity-Phenix Fire Insurance Co.

An Active Supporter of the American Agency System

Home Office
80 Maiden Lane, New York

Western Office
137 So. La Salle Street, Chicago

American Eagle Fire Insurance Co.

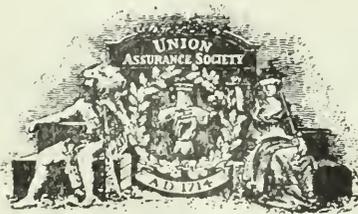
*Incorporated to meet the wishes of American Agents and
take over the business of the Fidelity Underwriters*

HENRY EVANS, President

80 Maiden Lane, New York

*Union Assurance
Society Limited*

OF LONDON



Founded in 1714

*Law Union & Rock
Insurance Company, Ltd.*

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

HARRY H. SMITH, Manager

EDW. M. BRODENSTEIN, Branch Sec'y

J. PERCY CARROLL, Supt. of Agencies

SPECIAL AGENTS: F. A. Stahl, San Francisco; F. F. Richards, Los Angeles; W. J. Kulp, Denver; M. B. Boothby, Portland

BUSINESS**Factors To
Be Faced**

The Chamber of Commerce of the United States is considering a report to this effect:

A reduction of purchasing power in Europe and indirect reduction thereby of purchasing power in other countries; for instance, if Brazil cannot sell as much coffee to Europe her purchasing power in other countries will be proportionally limited.

A shortage of the world's available capital due, (a) to sheer destruction, (b) to the great uncertainty as to the future, (c) to the need for settling certain of the war debts, and (d) preparing for further war—the whole tending to raise the price of capital the world over and limit notably its employment in the newer countries.

A decline in the European standard of living and perhaps of wages, rendering possible a low-priced production, which will create a costly world-wide disturbance of industrial conditions.

Increasing hostile protective tariffs on the part of the fighting countries, due, first to a desire to find a source of taxation, and secondly to the desire to make the country imposing it as self-sufficing as possible in manufactures and food, as a military measure.

Should a period of unrest and uncertainty follow an unsettling "settlement," the United States will not be free to determine what increase, if any, she will make in her armaments, but may be forced into an abnormally great increase, with correspondingly abnormal tax and other burdens. The

possibility of a growing revolutionary spirit in Europe, due to very seriously increased burdens on the masses, with reactions on certain sections of American labor, is not to be disregarded.

**Much Snow
And Rain**

The entire Pacific West country has been drenched with rains. The mountains are blanketed with snow, thus insuring a good water supply for mining and irrigation. Snow has fallen in the valleys of California, from north to south, in some places for the first time in thirty years. Crop prospects are excellent at present. The unusual freezing weather appears to have done no harm.

The federal agricultural department some time ago discovered that certain large grain dealers in different terminal elevator cities were adulterating oats with anywhere from 7 to 33 $\frac{1}{3}$ percent of barley screenings, first adding 2 or 3 percent of water as well. As a result, dealers who would not stoop to these practices were being driven out of business. The department promptly and decisively put a stop to such matters. As a result, self-respecting grain dealers who had been forced to stop dealing in oats are again able to handle them at a reasonable profit. This sort of regulative, restrictive and punitive work, which is typical of what is and has for the last three years been going on in every department of the government, is fast making it possible for honest business men to do business without fear of unfair competition on the part of unscrupulous competitors. I take it that there is no function of government that is more important than this, and that there is no activity of government that ought to be and is looked upon with greater favor by the business world. If not, it is a sad commentary on the business world. — Assist. Sec. Vrooman before Life Ins. Presidents.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital
\$5,000,000.00

Net Surplus
\$6,668,448.39
Surplus as to
Policyholders
\$11,668,448.39



Cash Assets Now
\$23,400,526.99

Losses Paid
in
96 Years
\$144,393.662.00

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

W. H. BREEDING, General Agent

E. S. LIVINGSTON, G. E. TOWNSEND, Asst. General Agents

**Main Office, 301 California Street
SAN FRANCISCO**

SPECIAL AGENTS AND ADJUSTERS

J. A. MURPHY, General Adjuster

H. F. MILLS, JOHN P. BREEDEN, GEO. F. ROBERTS, FRED H. RHOADS, H. E. O'BRIEN,
J. A. GALLAGHER, G. S. MARINER, E. V. CULVER.

This Company has absolutely no connection with any other corporation
bearing the name of AETNA.

HARTFORD FIRE

Insurance Company

Chartered 1810

FIRE, MARINE AND AUTOMOBILE INSURANCE



Assets, January 1, 1915. \$26,954,099 46

Surplus to Policyholders, 9,543,103 12

DIXWELL HEWITT, General Agent

ADAM GILLILAND, Assistant General Agent

430 California Street, SAN FRANCISCO

City and Marine Department

441 CALIFORNIA ST.

SPECIAL AGENTS AND ADJUSTERS

GEO. E. DEVINE, Sup't of Agencies, San Francisco

J. J. DENNIS, Portland, Ore.

MILTON E. SPAULDING, San Francisco, Cal.

ROBERT E. DOLLARD, San Francisco, Cal.

W. S. DENNIS, San Francisco, Cal.

L. H. EARLE, San Francisco, Cal.

C. E. MILLER, Salt Lake City, Utah

NEIL STEWART, Spokane, Wash.

P. H. GRIFFITH, Los Angeles, Cal.

ERNEST E. PRICE, Los Angeles, Cal.

JANUARY, 1916

The Coast Review

INSURANCE

Subscription, \$3 a Year

In the 45th Year

Foreign, \$3.50

Volume 89

San Francisco, California, U. S. A.

Number one

Entered at San Francisco Postoffice as second-class mail matter

FIRE INSURANCE RESERVES

In this country there is no fire loss reserve, no conflagration reserve, except that voluntarily made by a few companies, either specifically a conflagration reserve or a contingent reserve. The capital and net surplus usually comprise the only "reserve with which to meet excessive losses." The so-called reinsurance reserve is the legal liability unearned premium reserve, on which the loss claimant can make no claim. The policyholders who have had no losses are actually the preferred creditors.

The National Convention of Insurance Commissioners talks of changing all this. It is proposed to create a reserve on a basis of the risk assumed, and also to provide a conflagration reserve out of which the companies would be permitted to pay a stipulated proportion of a conflagration loss. Under the present laws companies may write business at half cost, because of a rate war, and put up one-fourth the usual amount as a legal reserve, the latter not being a liability based on risks assumed but one on money advanced but not earned. The proposed changes would necessitate corresponding changes in present state laws. It is not improbable, however, that laws will some day be passed to require a conflagration reserve based in a limited way on the largest amount of risks assumed in any "down town" district. It would check risky underwriting out of proportion to capital and surplus in hazardous cities with a temporary low burning loss ratio.

TOO MANY LIFE COMPANIES?

Makers of life insurance policies in the United States "are legion." There are numberless fraternal insurance societies, the majority of which are unknown beyond the borders of a single state; and there are about 270 legal reserve life insurance companies, large and small, nearly all having paid up capital ranging from \$100,000 to \$1,000,000. This is an average of nearly six per state, or one to every 6,320 voters, or one to every 372,000 inhabitants. The average policies in force at best can average only 28,615 per company.

Liability Insurance in Supreme Courts

CALIFORNIA

Hill v. Maryland Casualty Co., 152 Pacific Reporter 953, Dec. 20, 1915

Former Appeal—

Law of Case

Where the district court of appeal reversed a decision below, and respondent failed to apply to the supreme court for a transfer of the case within 30 days, resting upon the appeal as final, the decision of the district court of appeal was conclusive, constituting the law of the case on a second appeal to the court, since, although the doctrine of the law of the case applies only to decisions of a court of last resort, where a party fails to pursue an appeal from an intermediate to a higher appellate court, the decision of the intermediate court is final and conclusive.

Partnership—

Release of Debtor

Under Civ. Code, § 2431, providing that a partner is not bound by any act of a co-partner in bad faith toward him, though within the scope of the partner's powers, except in favor of persons who have in good faith parted with value in reliance upon such act, where a partnership employing labor held a policy of employers' liability insurance, and, upon dissolution of the firm, its members agreed that the policy, covering a liability incurred, should be held for the benefit of the firm, and that neither member might sell, compromise, or cancel it, and the insurance company, with knowledge of such agreement between the partners, procured a release from one of them for a cash payment of its liability upon the policy, such release was inoperative to bar the other partner's suit against the insurance company thereon, since where a debtor, whose liability to a firm is contingent, has notice of an agreement between the partners that it shall not be released or compromised by either without the consent of the other, such debtor, in dealing with one partner contrary to the agreement, acquires no rights as against the partnership, for partners may by agreement upon

dissolution restrict the right of each member to collect, compound, and release the debts of the firm, as he could have done before.

Dissolution—

Release of Liability

In an action by a partner on a policy of employers' liability insurance held by the firm, evidence held sufficient to justify findings that the partners agreed upon dissolution that neither alone might cancel or compromise such policy, and that the insurer, purchasing a release from one, had notice of the agreement.

Condition Precedent—

Satisfaction of Judgment

A policy of employers' liability insurance held by a partnership provided that no action should lie thereon for any loss unless brought by the assured to reimburse for loss actually sustained and paid in satisfaction of a judgment. The firm was sued for the death of an employee by his heirs, and after judgment in their favor a partner gave promissory notes for the amount of the judgment, whereupon such judgment was satisfied and released. Thereafter suit was brought on the policy, and after bringing of suit the notes given in satisfaction of the judgment were compromised for \$3,500, by an order of court obtained at the request of the guardian of the employee's heirs, which sum the partner who gave the notes paid. Defendant insurer contended that the suit on the policy was prematurely brought, in that the promissory notes executed and delivered, upon which satisfaction of judgment was entered, were not payment under the policy. The order of the court authorizing the guardian of the heirs of the deceased employee to compromise was to the effect that he might compromise the "judgment" for his wards against the partnership for \$3,500. Held, that the judgment was compromised and settled at the time of giving the notes, before suit brought on the policy, and that the reference made in the order of the court to the judgment, rather than to the notes,

was clearly a mistake, so that suit on the policy was not premature.

Appeal from Superior Court, Los Angeles county; Frank F. Oster, Judge,

Action by J. A. Hill against the Maryland Casualty Company. Judgment for plaintiff.

Plaintiff and one Anthon Swensen were partners engaged in the construction of what was known as the Third street tunnel in the city of Los Angeles. While so engaged defendant issued to the copartnership a policy of employers' liability insurance, whereby it agreed to indemnify the copartnership against liability for damages sustained by its employees on account of injury received by such employees while engaged in the prosecution of the work, the same to be paid when claim for damages so received was reduced to judgment and the judgment satisfied. On January 21, 1900, while the policy was in full force and effect, one Powley, an employee of the copartnership, was killed. His heirs instituted suit for damages, obtaining judgment in the trial court, which on appeal was affirmed, and thereafter satisfied by this plaintiff.

On March 1, 1901, prior to the rendition of the judgment in favor of the Powley heirs, Hill and Swensen dissolved partnership, adjusting all of their partnership liabilities and assets, save and accept as to the claim for damages in the Powley suit and the policy of insurance held by them as indemnity for such liability, as to which, as found by the court:

"Plaintiff and the said Anthon Swensen further agreed that the said policy of insurance executed in favor of said partnership by the defendant herein should not be canceled, sold, or compromised, but that the same should be held and continued as a protection against the liability of the said partners by reason of the said judgment in favor of Edith Z. and William P. Powley, and that said policy of insurance should be deposited with Warren Gillelen in escrow as security for the performance of said agreement to the effect that neither the said J. A. Hill nor the said Anthon Swensen, jointly or severally, should sell, compromise, or cancel said policy, but that the

same should be held as a protection against the said liability as aforesaid."

* * *

Defendant insists that, notwithstanding the agreement made between Hill and Swensen, as to the making of which it had full and actual knowledge, it nevertheless had the right to purchase the policy from Swensen and thus compromise and settle with him for any liability due by virtue of the terms of said policy on the death of Powley to the copartnership, without the consent and against the wish of Hill and contrary to the understanding and agreement made between Hill and Swensen; and hence it is contended the findings are insufficient to support the judgment.

* * *

Company's

Bad Faith

Knowing that Swensen had no authority to execute the release, and that his act in so doing was in violation of his solemn agreement made with Hill, defendant company cannot be said to have acted in good faith. The effect of the agreement as to this policy of insurance was to commit to both partners the control and settlement of defendant's liability thereunder. In 22 American & English Encyclopedia of Law, at page 219, it is said:

"As to persons having notice of the appointment of a liquidating partner, the other partners have no power to bind the firm."

* * *

Tried to

Get a Compromise

The court was clearly justified in concluding from the evidence presented, not only that the agreement in effect as found was made between Hill and Swensen, but it is likewise ample to sustain the finding that defendant had notice thereof. It is apparent from the record that after the trial of the Powley case defendant was anxious to compromise its liability incurred by reason of executing the policy, and deliberately went about securing a compromise thereof. Its efforts, made through adjusters, continued for a period covering more than a year before it succeeded in obtaining the coveted release from Swensen.

POSTAL INFORMATION

Postage: parcels weighing 4 ounces or less, except books, seeds, plants, etc., 1 ct for each ounce or fraction thereof, any distance: 8 ounces or less containing books, seeds, cuttings, bulbs, roots, scions, and plants, 1 ct for each 2 ounces or fraction thereof, any distance: parcels weighing more than 8 ounces containing books, seeds, plants, etc., miscellaneous printed matter weighing more than 4 pounds, and all other 4th class matter weighing more than 4 ounces are chargeable according to distance or zone; all at pound rates, a fraction of a pound being considered a full pound.

Zones are "local," 1st, 2nd and up to 8th. The latter is over 1,800 miles. The 1st is up to 50, 2nd 100 miles more, 3rd 150 miles more, 4th 300 miles more, 5th and 6th and 7th 400 miles more each.

Alaska, Hawaii, Philippines, Canada, Cuba, Shanghai, Canal Zone, Mexico and Republic Panama are in the eighth zone rate for most things. Books can be sent to Canada, etc., for 1 ct for each 2 ounces or fraction thereof.

Limit of weight for fourth class matter is 50 lbs. for delivering within 1st and 2nd zones, and 20 lbs. for other zones.

Limit of size is 72 inches length and girth combined.

Postage stamps are redeemable only by the original purchaser and within two days after the purchase.

Postage on letters for Canada, Cuba, Mexico, Panama Shanghai, United Kingdom, and Germany if by direct steamer, 2 cts per ounce and postcards 1 ct; letters for all other foreign countries and Germany if not direct, 5 cts per ounce and 3 cts for each additional ounce or fraction; single postal cards, 2 cts.

Letter postage in the United States or to its possessions is 2 cts per ounce or fraction thereof.

Postmasters are forbidden to furnish list of names of patrons.

Private mailing cards not conforming to post card regulations are 1st class if written and 3d class if printed.

POSTAL INFORMATION

The limit of weight of first class matter is four pounds.

In cities without letter-carriers, "drop letters" in the local postoffice for local people require only 1ct postage.

All matter sealed or otherwise closed to inspection must pay first class postage—2 cts for each ounce or fraction thereof.

On 3d and 4th class matter postage may be prepaid in money if there are 2,000 or more identical pieces.

Third class matter embraces circulars and not second-class newspapers, proof-sheets, corrected proof-sheets and manuscript copy accompanying same, printed matter not books and not having the nature of personal correspondence. The rate of postage on unsealed 3d class matter is one-cent for each 2 ounces or fraction thereof, on each individually addressed piece or package.

Imitations of handwriting and typewriting by press or other mechanical process will be treated as 3d class matter if mailed at the postoffice or other depository designated by the postmaster in a minimum number of 20 identical unsealed copies. Otherwise they are subject to first class rate.

Limit of weight is four pounds. Parcels larger and within the limit of weight and size for fourth class matter are mailable at the parcel post rates.

On the wrapper or tag, or on the matter itself, there may be added the name, occupation, residence or business address of the sender, preceded by "From," and also "Do not open until Christmas."

Designation of contents on wrapper is permissible, as "photo," "printed matter."

Card or an envelope bearing name and address of sender may be enclosed.

Fourth class matter is domestic parcel post. It includes merchandise, farm and factory products, books and catalogs, miscellaneous printed matter not weighing more than four pounds, and all other mailable matter not 1st, 2nd or 3rd class.

Parcels may be insured against loss (but not partial damage) and may be sent C. O. D.

INSURANCE OF ALL KINDS

Insurance Fraud Suspect Captured

George Frank Parsons, 27 years old, under indictment at Lufkin, Tex., was captured near Palmdale, southern California, on January 4. It appears that Parsons took out eleven policies, for \$50,000 altogether, on his own life, payable to his step-mother. The insured then burned the railway station where he was agent, and disappeared. A body was found in the ruins. Some \$9,000 insurance was paid to the step-mother. But some of the insurers investigated and found the "corpse" was the remains of a lower animal. Parsons is also charged with arson.

Tunnels Under Los Angeles Streets

In a number of places in Los Angeles tunnels beneath streets and alleys connect business places—and increases the fire loss hazard, which is high anyway. Some places there are tunnel-doors and in others none. One hotel has large tunnels connecting it with four other buildings. Water would run from one to other—and smoke? The Wright & Callender building connects by concrete tunnels under streets with four other buildings, to which it supplies heat. In event of fire, water would flow between some of these buildings through the tunnels, and fill basements to some damaging depth. Another Los Angeles business building is connected by tunnels with six other buildings.

Why Any Medical Examination

A number of companies now insure groups of employees without any medical examination. If this is good practice, why not, as in ye olden time, insure any man or woman, regularly employed, without the expense and annoyance of a medical examination?

The insurance journal refusing to print "the other side" is unworthy of credence. Such journal is the maker of lies.

Escape the Inheritance Tax

Make your accident policy payable to somebody and not to your estate.

Illegal Frames in San Francisco

It is now nearly ten years since owners in San Francisco were given tacit permission to violate the ordinances and erect "temporary" frame buildings within the fire limits. The city itself set the example and still maintains unsightly wooden fire-traps in the midst of lawful bricks. A number of these scandalous frames of private owners still hold together contrary to law and decency. They are propped by political pulls with cheap and nasty politicians, and force honest men to pay higher premiums.

October and November Embezzlements

Press notices and dispatches, as collated by the fidelity and bonding department of the Fidelity and Casualty of New York, indicate the following defalcations for the months of October and November, 1915:

	October	November
Banks and trust companies	\$ 153,933	\$ 69,708
Benefit associations	78,174	8,872
Public service	43,821	35,936
General business	102,551	198,970
Transportation companies	6,824	1,215
Court and trust companies	7,750	7,750
Miscellaneous	27,296	22,132
Totals	\$ 420,349	\$ 344,583

The Columbus Securities Co. trustee reports among the assets stock in the International Casualty and the Empire Life, both defuncts of Washington state. Creditors' claims amount to \$550,000.

The supreme court of Wisconsin having ruled that typhoid fever caused by drinking water furnished by the employer is an accident for which he must pay, other diseases contracted while at work may be held accidents covered by liability laws.

Liability Insurance in Supreme Courts

Refusal to

Defend Actions

An insurer, having refused to defend actions against an employer in accordance with the policy, held estopped to set up that provision of the policy declaring that no suit should be maintained but for expense incurred in satisfying the final judgment.

Where a contractor orally arranged that an industrial policy should be extended on payment of premiums, he is not bound by a limitation of liability in the new policy, which was not delivered, and which the agent merely told him was more extensive. *Southwestern Surety Ins. Co. v. Thompson*, 180 S. W. 947.

Court Raps

Company

If insurer desired to take advantage of any forfeiture through plaintiffs' failure to give written notice, it should have investi-

gated within reasonable time after notice by telephone, and, if the investigation disclosed a defense, it should have so notified plaintiffs.—*Wachs & Co. v. Fidelity & Deposit Co. of Maryland*, 93 A. 1007.

Told Scaffold

Was Safe

Where an employee was killed by falling from a scaffold of the safety of which he had complained, recovery was not defeated on the ground of assumption of risk, where the employer's foreman had assured decedent of the safety of the scaffold. — 180 S. W. 86.

Misrepresentations

as to Earnings

Agent's misrepresentations as to earnings in previous employments held not material, unless an inducing cause of the employment, and unless the contract would not have been made had the employer known of their falsity.—*Rightor v. Ward*, 152 P. 332.

Miscellaneous Insurance In Supreme Courts

Renting of

a Motor Car

An insurance policy should be so construed as to effectuate the purpose of indemnification against loss, rather than to defeat it.

A clause in a policy, forbidding the renting of a motor car for passenger service, implies more than a single act of hiring.

Forfeiture of an insurance policy was not authorized under a clause forbidding the renting of the car for passenger service, where it was so used but once without the owner's knowledge, and the forbidden use had ceased when the liability arose. — *Crowell v. Maryland Motor Car Ins. Co.*, 85 S. E. 37.

On Blanks

of Company

Where policy required proof of claims on blanks furnished by the company, the failure to furnish an employer's affidavit, as required by one blank, because of his refusal to make it, does not defeat recovery.

Where policy in terms requires a certificate or affidavit from named persons or classes, the insured is bound to furnish such papers as a condition precedent to his right of recovery.—*Constantino v. Massachusetts Accident Co.*, 109 N. E. 447.

Reopening

of Incision

Policy insuring against bodily injury sustained through accident resulting directly and exclusively of other causes in death held not to cover death resulting from reopening, in fit of coughing, of incision to remove the appendix. — *Stokely v. Fidelity & Casualty Co. of New York*, 69 So. 64.

Cut

In Lip

Accident insurer held liable for death resulting from cut in lip received while shaving or being shaved, which cut became infected.—*National Life & Accident Ins. Co. v. Singleton*, 69 So. 80.

Accident Insurance in Court

Must Have

Apprehended Danger

Before recovery on an accident policy can be denied on the theory that deceased voluntarily exposed himself to unnecessary danger, he must have apprehended the danger and entered the position of peril with the intention of exposing himself.—*Travelers' Ins. Co. v. Harris*, 178 S. W. 816.

Necessarily

On Roadbed

An accident policy, excepting injuries while on a railway grade or roadbed, did not except injuries where insured was necessarily on a railway roadbed in attempting to enter a train.

Insured, who was killed while attempting to attract the attention of a porter and get him to open the vestibule of a train, held not unnecessarily on the roadbed within the policy, excepting accidents occurring on a railway roadbed.

Premium Covered 30 Days from Insurance Date

Under accident policy taken out on June 4, providing for monthly payments on the 1st day of each month in advance, held, that premium paid August 1st covered insured's accidental death September 4th, though no payment was made September 1st. *Stout v. Missouri Fidelity & Casualty Co.*, 179 S. W. 993.

Injuries Inflicted

By Mistake

An injury, not the result of misconduct or provocation by the injured, but unforeseen by him, is as to him an "accident" within the meaning of an accident policy.

Though an accident policy excepts the insurer from injuries intentionally inflicted upon the insured by any other person, it is liable for injuries inflicted by another who mistook the insured for his enemy.—*Newsome v. Travelers' Ins. Co. of Hartford, Conn.*, 85 S. E. 1035.

Monthly Premium—

Late Collection

Insurer, issuing accident policy from month to month stipulating for the payment of monthly premiums in advance, held not entitled to insist on forfeiture for nonpayment of a premium on the first day of the month, where for three years he had collected it on the third of each month.—*Boutin v. National Casualty Co.*, 150 P. 449.

Obvious

Means Unnecessary

The word "obvious," as used in an accident policy, did not mean "unnecessary."

"Unnecessary" means not required by the circumstances of the case, while "obvious" means easily discovered, seen, or understood, plain, manifest, palpable.

Under conflicting evidence, held, that whether the injury to insured resulted while he was exposing himself to an obvious risk of danger was for the jury.—*Hickman v. Ohio State Life Ins. Co.*, 110 N. E. 542.

Germs in

An Abrasion

Where germs causing blood poisoning entered abrasion caused by accident, death held to have resulted directly and without intervening cause from bodily injury, within an accident policy.—*Ballagh v. Interstate Business Men's Acc. Ass'n*, 155 N. W. 241, Jan. 14, 1916.

Now if we had a federal insurance department dishonest competition, misleading literature and the second incendiary fire for insurance might be prevented. But the department would be worked to death.

San Francisco.—The Insurance Federation of California, with offices in the Merchants Exchange, sent East for a secretary, a Mr. MacDonald. If he has auburn hair he may succeed.

MARINE COMPANIES' AMERICAN BUSINESS IN 1914

	Premiums	Losses	Commissions
American F. & M.	\$ 251,819	\$ 78,910	\$ 38,280
Columbia	379,445	176,972	115,835
Federal	1,621,297	734,245	551,797
Alliance	215,761	92,528	65,396
Allianz	337,596	165,193	39,684
British & Foreign	923,682	447,844	114,453
Commercial Union	495,879	340,370	95,707
La Fonciere	28,202	14,449	4,597
General	60,677	60,113	11,109
Indemnity	371,723	185,033	43,314
Liverpool & London & Globe	29,105	3,434	3,296
London	600,184	352,074	151,130
Mannheim	1,663,583	862,109	396,461
Marine	956,140	489,396	211,483
Maritime	60,069	31,707	5,982
Nord Deutsche	594,543	215,545	122,221
North China	57,886	19,217	8,107
Ocean	254,893	160,919	34,548
Phoenix	284,934	148,865	61,615
Reliance	259,448	153,548	34,035
Rossia	1,119,082	659,878	266,165
Royal	320,377	116,242	32,115
Royal Exchange	362,900	199,922	81,647
Sea	949,089	437,630	240,136
Standard	1,107,330	883,367	93,075
Switz. General	443,227	166,144	90,938
Thames & Mersey	749,139	429,220	98,243
Tokio	166,825	77,830	11,391
Union	1,059,055	575,787	216,497
Yang-tsze	215,697	115,541	34,747
Canton	127,030	89,299	25,045
Totals	\$16,066,617	\$8,483,331	\$3,298,847

Loss ratio, 52.8 percent. Commission ratio, 20.5 percent.

INCREASING FEELING AGAINST BONDING COMPANIES

We deem it a duty to give a note of warning to bonding companies. There is a growing feeling of hostility to them, and it may express itself in legislation. We hear of complaints which are based on illiberal settlements and technical evasions of liabilities. There can not now be any valid excuse that rates are too low nor that the policy does not cover the promised protection which alone warrants a bond and for which the premium was paid.

Aetna Fire Underwriters' Agency

The old Aetna has launched an "underwriters agency." Agencies will be created for the new Agency throughout the United States.

Continental's \$10,000,000 Capital

The \$7,000,000 stock dividend of the Continental Ins. Co. of New York is now being distributed to stockholders. Certificates of the present stock are being delivered to the Central Trust Co., 54 Wall street, for cancellation, in exchange for new shares.

The Kentucky fire ins. code com. proposes 15 percent flat commission and 10 percent contingent on the agency loss ratio and also 5 percent on the state loss ratio. In finding the profit the home expenses are not deducted, nor is the reinsurance.

Philadelphia.—Stocks showing decline as compared with a year ago are the People's National and Reliance.

San Francisco.—Browne, Scott & Dinning hurried their resignation in just too late, the Insurance Brokers' Exchange having formally expelled them on several counts.

Vice President Thompson of the Pennsylvania Fire, after fifty years of service with the company, has resigned.

Macondray & Co. have been appointed general agents of the Century.

San Jose, Cal., Jan. 7. —The grand jury spent all of today investigating a series of fires. Arson is suspected. A police detective is accused of misconduct. He promised a prisoner immunity if he confessed to arson. In court the prisoner, finding there was no immunity, retracted his confession. He was then released. Ten fires since July 20 are believed to have been incendiary. San Francisco underwriters are making a vigorous protest. Both the fire and police departments are charged with inefficiency.

Chicago.—The linseed oil plant fire started by explosion at 11:30 p. m. December 31, just half an hour before the policies expired. This fact fastened the liability on the old policies, though the line was to be replaced in other companies. The risk was sprinklered and the policies were large.

Died

Gerald Henry Lermitt, manager of the Western department of the Northern at Chicago, died December 28 of an affection of the throat, at age 60. Hayden's Cyclopedia says Mr. Lermitt was born at Dedham, Essex, Eng., and at age 17 became a clerk in the Northern office. He became Western manager in 1894 and quickly took on the Pacific department.

Visalia, Jan. 6.—The Merchants Association is preparing a protest against proposed increase in rates. This protest is to be filed with the governor, the insurance commissioner, and the Board of Fire Underwriters of the Pacific. This city had open rates and cheap insurance for six years.

The Firemen's of Newark (represented by Edward E. Potter & Sons) has acquired the Mechanics of Philadelphia, and will strengthen it.

The Automobile of Hartford is preparing to do an increased fire and automobile business on this Coast.

Detroit. — Ex-president Ewing of the Columbian National is circularizing stockholders. He severely criticises the present management and asks for proxies for the annual meeting this month.

Toronto.—The Canadian business of the Germania has been reinsured in the Western Assurance.

Agents will be pleased to learn that assurances have been received from the Niagara Fire and Westchester reaffirming their support of the principles of the National Association. This completes the canvass of companies started in June, 1915, the third of the kind to be undertaken by the National Association in the interests of better practices.

There has been some question as to the attitude of some companies on the subject of overhead writing and expirations, and the canvass was begun to give the companies an opportunity to declare their position.—American Agency Bulletin.

"A "new" five-year scavenger comet is picking up things around the sun this week.

Fire Insurance In Supreme Courts

TEXAS

Reliance Ins. Co. of Philadelphia v. Dalton,
180 S. W. R., 668, Jan. 12, 1916

Construction of Policy—

Statute—Coinsurance

Act Sept. 6, 1910, provides that no company subject to the provisions of the act may issue any policy of insurance covering property in the state containing any clause requiring the assured to take out a larger amount of insurance than expressed in the policy, or providing that he shall be liable as coinsurer, unless the assured accepts a policy of coinsurance in consideration of a reduction in the rate of insurance.

Assured instructed the insurer's agent not to write a coinsurance policy, but contracted for the concurrent policy issued with a stipulation prohibiting insurance in excess of \$15,000. In suit on the policy the insurer defended on the ground that the prohibited amount of insurance had been exceeded, and the assured contended that, as the state insurance board and an agent appointed by the insurer and other companies had placed the property involved in a class which, by the rules and regulations of the board, required it to be insured by a coinsurance policy, although the policy issued and accepted was in terms a concurrent policy with the clause prohibiting insurance beyond a specified amount, nevertheless the court should enforce it as "a coinsurance policy," which is one containing a stipulation requiring the assured to maintain a certain amount of insurance upon the property, and providing that in the event he fails to do he becomes a coinsurer, and holds that it was not void because of the excessive insurance.

Held, that insured could not enforce their concurrent policy, which they had violated, as they had contracted for it, and not for any policy of coinsurance, the writing of which would have been unlawful under the statute unless accepted on account of reduction in rate.

A coinsurance policy is one containing a stipulation requiring the assured to main-

tain a certain amount of insurance upon the property, and providing that in the event he fails to do so he becomes a coinsurer; and the appellee contends that the state insurance board and an agent appointed by appellant and other insurance companies had placed the property involved in this proceeding in a class which, by the rules and regulations of the state insurance board, required it to be insured by a coinsurance policy, and therefore, although the policy that was issued and accepted was in terms a concurrent policy, with a clause prohibiting insurance beyond a specified amount, the court should enforce it as a coinsurance policy, and hold that it was not void because of such excessive insurance.

The answer to that contention is that the testimony not only failed to show that the owners of the property at the time the policy was issued, who were the assured, consented to accept a coinsurance policy because of a reduction in the rate of insurance, but, on the contrary, the undisputed testimony shows that the assured did not desire a coinsurance policy, but instructed appellant's agents not to write them such policy. In other words, they contracted for the policy which was issued to them, and it would have been unlawful to have written it as a coinsurance policy, unless the assured, on account of a reduction in the rate of insurance, had agreed to accept such policy. This is the plain and obvious meaning of section 18 of the statute referred to, and presents an insuperable objection to an affirmance of the judgment upon the theory urged by appellee's counsel.

Vacancy and Occupancy

A fire policy on a building "while occupied as Park Terrace Sanitarium" does not warrant such use to continue; a clause allowing vacancy for ten days, and another contemplating change of occupancy, except by one more hazardous.—Southern Nat. Ins. Co. v. Cobb, 180 S. W. 155.

"Vacant," in a fire policy, means empty,

while cessation of "occupancy" means change of use.—*Id.*

**Ownership and
Purchaser in Possession**

Insured held not entitled to recover under a fire policy requiring his ownership to be sole and unconditional, where he had contracted to sell the property on time payments and put the purchaser into possession. *French v. Delaware Ins. Co.*, 180 S. W. 85.

**Company Can
Recover from Agent**

In action by insurance company against its agent to recover the amount which it had been compelled to pay on a policy issued by agent without authority, the plaintiff's claim of attorney's fees for defending suit against it on its policy was properly stricken. — *Phoenix Ins. Co. v. Seegers*, 68 So. 902.

Insurance company, whose agent without authority had issued policy on which company had been compelled to pay a certain amount, held entitled to recover such amount of the agent.—68 So. 902.

Life Insurance In Supreme Courts

**If Company
Retains Premium**

An insurer may not say a life policy was forfeited for nonpayment in season of premium, having, after insured's death, with knowledge of facts, retained the premium, without intimation of disavowal.—*Citizens' Nat. Life Ins. Co. v. Egner*, 180 S. W. 778.

**Policies Not
Governed by Home Law**

The Insurance Law of New York does not regulate the form or legal effect of insurance policies delivered elsewhere than in New York.—*Mees v. Pittsburg Life & Trust Co.*, 154 N. Y. S. 660.

**Double
Indemnity**

A contract of "guaranteed double indemnity" insurance should be construed in its entirety, so as to give effect to each

**Written by
Unauthorized Agent**

Policy written by agent of insurer, who had not received from the state his commission to write insurance, held not thereby invalidated.—68 So. 902.

**Insolvent Mutual
Policyholder Liable**

That mutual fire insurance company became insolvent held not to relieve policyholder of liability on premium note notwithstanding Act (Law 1905), requiring bond from such companies conditioned for payment of losses.—*House v. Siegle*, 180 S. W. 747.

**Phrases Construed
Against Insurer**

In referring to location of property insured, the phrases in a policy, "in a gin-house," and "in additions attached thereto," will be construed against the writer of the policy. — *Exchange Underwriters' Agency of Royal Exchange Assur. v. Bates*, 69 So. 956.

material clause. — *Marbut v. Empire Life Ins. Co.*, 85 S. E. 834.

**Loan on
Policy—Lapse**

Where a life company and a holder of one of its policies agreed that in case a loan on the policy was made insured, and she failed to pay any premium, or interest on the loan, the policy would lapse, and the loan be charged off without the insured's being under any future liability on its account, which agreement was not in conflict with any language in the policy, nor in violation of any statute regulation, or against public policy, the court, in suit on the policy after happening of the contingencies to which the insured and the beneficiary had agreed, would not construe the policy otherwise than as construed by the agreement of the parties. — *Candelaria v. Columbian Nat. Life Ins. Co.*, 153 P. 447.

A Year's American Insurance Totals

Compiled from New York State Insurance Department Reports

STOCK FIRE and F. & M. COMPANIES

<i>Premiums Earned</i>	<i>Losses Incurred</i>	<i>Underwriting Expenses</i>
\$318,348,924	\$200,720,782	\$128,769,721

MARINE COMPANIES

\$20,035,380	\$11,791,973	\$ 5,240,140
--------------	--------------	--------------

CASUALTY, FIDELITY, ETC., COMPANIES

\$131,098,054	\$63,745,655	\$ 68,690,918
---------------	--------------	---------------

LIFE COMPANIES

*Premiums Received \$653,920,894	\$270,377,824	\$137,643,840
-------------------------------------	---------------	---------------

*Largely in advance to create a legal reserve.

Industrial premiums \$135,169,855

Total Claim Benefits Paid \$ 546,636,234

Total Underwriting Expenses 340,344,619

Total Premiums 1,123,403,252

Fire and F. & M. Loss Ratio, 63.0 per cent

“ “ “ Expense “ 40.4 per cent

103.4

Marine Loss Ratio 58.8 per cent

“ Expense Ratio 26.1 per cent

84.9

Casualty, Etc., Loss Ratio 48.6 per cent

“ “ Expense Ratio 52.4 per cent

101.0

Life Claims Loss Ratio 41.3 per cent

“ “ Expense Ratio 21.0 per cent

61.3

Life insurance ratios mean little, as the premiums are largely contributions to the legal reserve, a sinking fund required by law.

The ratios are percent of premiums.

CHIPS

—San Francisco Fire Department

Chief Murphy recommends fifty additional cisterns in districts now without water mains, and also the construction of an 800,000 gal. cistern at Tenth and Howard. A 3,000,000 gal. reservoir is recommended for new Lincoln park overlooking Golden Gate straits. The Chief also urges the extension of fire limits to the west side of Van Ness avenue from Sacramento to Market. It will be recalled that in the great fire the flames crossed this wide thoroughfare, although there was no stiff breeze from the east. In 1915 there were 3,141 fire alarms, against 2,606 in the previous year.

—

—Marine

The Tokio has entered California. It has been writing in New York, where it has \$358,686 surplus to policyholders.

The American Merchant Marine of New York begins with \$200,000 capital.

—

—Tax Title Worthless

Mrs. F. J. Mason paid Fresno county, Cal., \$500 for a tax title to 40 acres of land. This sum included all back taxes. Then the authorities discovered the land was school property and could not be sold, as it belonged to the state, though taxes had been levied on it for years. Then Mrs. Mason asked the supervisors to refund her the money paid the county for something it did not own and had no right to sell. The supervisors defended on a technicality and refused to pay back the \$500.

—

—Miscellaneous

The F. & Deposit is abandoning compensation insurance. It sees a light and reads something on the wall.

Movie actors run great risks. They leap from locomotives and burning buildings for the films, and break limbs and necks "unbeknownst" to the theater patrons.

The Fidelity & Casualty writes probate suretyship bonds.

Denver.—Standard & Main is the new agency combination.

—Oregon Mutuals

Outside of the McMinnville mutual, all of the Oregon mutuals, going back many years, have been unsuccessful. As we said recently, the two Portland mutuals, the Beaver State and the Mutual Fire, now in the dumps or junk piles, made the largest pretenses when they began their untamed careers, and claimed the support of the best business men.

—

—Fair Fires

The Chicago fair fire loss was \$478,000; the St. Louis fair, \$100,000; the San Francisco fair, only \$250. Seven companies with motor apparatus were kept on the S. F. Exposition grounds. They responded to 117 alarms. Politics had naught to do with the appointment, dismissals or discipline of the fair firemen.

—

—Mutual Men Meet

Tulare, Jan. 10.—The Patrons' Fire Association, a co-operative organization of Tulare county, held its annual meeting here today. New officers were not elected, owing to the lack of a quorum, and the incumbents will hold over another year. W. E. Anderson is secretary and the First National Bank of Tulare is treasurer. The association has 700 members and a substantial increase in business during the past year is reported.

—

—Life Items

A farm solicitor in a Western prohibition state always carries a camera with him. He calls the "old man" aside and says, "Let's go out to the barn." There are glasses in the camera. Then, he says, he takes a snap of the new colt, and later delivers the print. The farmer is then ready to sign anything.

The Metropolitan Life has announced its 1916 dividends, on policies of 1911, 1910, 1909. They are from 7 to 8 percent or more on the special \$5,000 whole life and 20-year endowment, and over 12 percent on previous issues, excepting the higher ages. Still higher dividends are announced for other policies of 1909-1911 issues.

MISCELLANEOUS CHIPS

—Fire Commissioner Suspended

San Jose, Jan. 10.—James P. Sex, member of the police and fire commission, was suspended by Mayor F. R. Husted tonight and charged with dereliction and neglect of duty, misconduct and malfeasance in office, as a result of his acting as attorney for the defense of George Masters, charged with arson. Suspension took place tonight when Sex was served. Chief witnesses in the Masters trial were Joseph Condron, police detective, and Ed. Haley, chief of the fire department, under the jurisdiction of the commission of which Sex was a member.

—Fire Items

We circulated a warning as to the special hazard of the Forest Mills at British Columbia; but this warning was not heeded, and now some twenty companies are being sued. The second fire resulted in a very heavy loss. Why was not our Fire Record heeded? It was the only Record naming the Forest Mills.

One more day of losses this year but not one more day of premiums.

“You seem very happy this morning, daughter dear.”

“Yes, mommer, I’m very happy. I accepted him.”

“I guessed it! Your future is assured.”

“Yes, he is very rich.”

“Michael O’Brien, though he is a plumber, is a fine man and has lots of scads.”

“But, mommer, its not Michael O’Brien. I’m to be married to Ikey Eisenstein the rich insurance broker, who owns two fliyvers and a limousine.”

Mother and daughter kissed each other and wept tears of joy.

L’Argus says the insurances on the Bon Mache, Paris, annex and on the contents, amount to frs. 14,240,000, or \$2,848,000. There was considerable salvage. The Commercial Union carried 4 percent, Phoenix 2.50, Royal I. The store proper and the contents are insured for frs. 40,000,000 or \$8,000,000. This beats Oakland’s department stores.

—A. O. U. W. In California

In a new suit it is urged that this fraternal society is an insurance association and therefore cannot under the federal bankruptcy law proceed to wind up its affairs. The trustees are trying to recover the nine benefits paid to poor widows in the four months preceding the alleged bankruptcy.

—Right to Change Beneficiary

Gives creditors a claim on cash value of policy of a bankrupt. So rules a federal district court in Pennsylvania.

—San Francisco

The state will erect a building in the Civic center. The office of the state insurance department and other state offices will be moved to the new building, which will be inconveniently “far out.”

—Life Items

The Connecticut Mutual Life wrote \$25,000,000 new business in 1915.

The Pacific Mutual Life wrote \$21,500,000 new paid business in 1915.

Los Angeles. — W. A. Wood, formerly with the West Coast-San Francisco Life, is now with the Occidental Life, also as agency director.

The Central Life of Kentucky has failed. Its debts are \$140,000 more than its assets.

Minneapolis, January 4. — Thomas L. Shevlin’s large life insurance will nearly all go to the two big companies of which he was the head—\$1,500,000 altogether. Only \$25,000 insurance goes to the widow, who, however, inherits from the husband, with her children, an estate valued at \$3,500,000. The insurance moral is not so obvious as it might be.

Total abstainers from beer, wine, gin and whisky now have a company (at Chicago) of their own liking. There are no restrictions on drinking water, tea, coffee, grape-juice, soda water and strong lemonade. No agency will be planted in Schlitzville. The capital is \$200,000, the name is Northwestern Life. Rates are 10 percent less than those of other companies which admit people with red noses and bay-window fronts.

Lloyds Liability

A judgment against one of a number of underwriters, whose liability was several, held not an estoppel in favor of another underwriter, who was not a party or privy, though he assisted in the defense. — *Fish v. Vanderlip*, 156 N. Y. S. 38.

Revocable Appointment

Appointment of a general agent by a life insurance company held revocable at will, and the company not liable for breach of contract because it ceased to do business in the territory covered by the agency. — *Wheeler v. Hartford Life Ins. Co.*, of Hartford, Conn., 227 F. 369.

Insurance Man Dies of Petromortis

Bloomington, Ill., Jan. 17. — Kern Reath, a prominent insurance man, was found dead in his garage today from petromortis, the new disease caused by auto exhaust fumes. Several deaths from the same cause have recently occurred in the United States.

Chicago, Jan. 11 — A. C. Long, cashier of Western department of the Fire Association, died last night of petromortis. His family found him dead in the garage, where he had been running the auto engine to keep the place warm while working on the machine.

California Needs Tornado Insurance

Heavy winds, last week, leveled a number of partly constructed dwellings in San Francisco. Similar destructive gales pass over the city every "several years." Contractors and owners are losers.

In the big oil districts near Bakersfield, January 17, a regular tornado tore down about 600 oil derricks, lifted roofs and demolished storage tanks. The damage probably exceeds \$600,000.

The U. S. F. & G. recently lost on appeal in Kentucky a suit for \$91,585 damages.

Insurance Litigation

100,000 WORDS YEARLY

Are Required to Briefly Summarize the

INSURANCE DECISIONS

OF THE

AMERICAN HIGH COURTS

WHO'S RESPONSIBLE?

THE COMPANIES or

THEIR LAWYERS?

As a Rule the

INSURANCE COMPANIES

Are the DEFENDANTS

and THE LOSERS

Many Incendiary Fires

Incendiary fires are certainly increasing on this Coast. Press reports and the statements of adjusters and managers prove it.

There are two significant facts. None of the incendiary loss claimants are from east of the Rockies, and virtually none of their names is in any record or list of known fire loss claimants. This is unusual.

The extraordinary increase in the number of incendiary fires is attributed to unusually bad business conditions. This explanation is probably correct, for Eastern incendiaries never come to this field to ply their "trade" of arson.

In this country the war begins in June. The first gun will be fired in Chicago and the answering gun in St. Louis. Then the bottle-scarred veterans will rush to the trenches, and begin discharging enormous quantities of gas. The carnage will be frightful.

FIRE AND MARINE INSURANCE

Arson Inquiry At San Jose

At the San Jose (Cal.) grand jury arson investigation each member of the police and fire commission received a letter from the jury demanding to know what action will be taken against Joseph Condron, police detective.

Condron is charged with being "guilty of serious misconduct on at least two occasions." The mayor received a copy of the letter with the information that he is empowered by the charter to suspend commissioners who permit subordinates to overstep their authority.

The De la Rosa case, in which Condron is alleged to have taken a prisoner from jail without permission, and Condron's sworn testimony before the grand jury that he promised immunity to George Masters, accused of arson, in return for a confession, without authority from any higher police official, are cited in the letter.

Masters is out on \$10,000 bail.

A dozen or more fires which the jury believes were of incendiary origin, and in which insurance was involved, are under the scrutiny.

The fires and the owners of the places destroyed include:

December 30th—Salvatore Cancilla, 613 North Thirteenth street. House owned by him.

September 27th—S. Sakomoto, 627 North Sixth street.

August 18th—W. Friend, 63 Edwards avenue.

August 23d—V. Lonaro, 669 North Eleventh street.

August 27th—L. St. Gonato, 1065 Locust street.

November 27th—Charles Allesi, 539 North Thirteenth street.

September 9th—James Donnes, Tenth and Washington streets.

August 15th—N. Boreisci, 419 North Seventh street.

July 21st—A Robin, Thirtieth and Lendrum streets.

July 29th—I. Trapani, 488 North Seventh street.

M. A. Martin compiled the list after studying the fire records in Chief Edward Haley's office.

Mutuals Pay No Income Tax

The commissioner of internal revenue has ruled that the income tax cannot be collected from mutual insurance companies where the entire income is derived from assessments and where no surplus accumulates from investments.

MARINE.—The Minnesota was equipped with French engines of a type not fitted for ocean-steaming of so large a craft. Off Lower California, on its way from Seattle to London, it became helpless and wirelessed for aid. Rumors of damages by spies instantly circulated in San Francisco. A federal inquiry was held aboard ship as she was towed into this bay, but there was no evidence that the causes of engine damages were other than natural. The ship is unloading and new engines will replace the old. Costs of towing, delay and non-delivery will be borne by insurers, owners and shippers.

FIRETRAP FACTORIES.—New York City's fire commissioner threatens to close 250 firetrap factory buildings. All are pronounced unsafe. There are 37,000 factories in the city.

Portland rates are to be advanced only on the classes bearing the excess losses. This practice would seem to require a lowering of the rates on the classes having very light losses.

Fire Commission Law of Oklahoma.—The Oklahoma supreme court denied the application of the fire companies for a rehearing on the constitutionality of the fire insurance commission law, recently upheld.

Water Damage Often Large

Insurers are very often required to pay large damages to merchandise and other goods, which are among the results of fire. Firemen necessarily or recklessly pour vast quantities of water on the flames directly or into the windows of a burning building. Goods are damaged by water, and especially such goods as are in basements, and in cases on the floors. A fire chief with good judgment, usually one of long experience, can avoid needless water damage. He recognizes the dangers of delay and the possibilities of a conflagration, but he also knows whether and when the fire is under control and a flood of water unnecessary.

It is the duty of firemen to extinguish a fire and save property but it is not less their duty to save property by the intelligent and careful use of water. Some firemen do not realize this fact, and neither do their chiefs.

Buildings in mercantile and factory districts are sometimes connected by tunnels under streets. A flood of water thrown by firemen into one building falls to the basement and pours through such tunnels into the basements of adjoining buildings, where merchandise is likewise stored. The fire-loss water damage is thereby greatly increased. Door connections between basements also permit the inflow of water thrown by powerful fire engines.

One of the building reports of the Fire Underwriters' Inspection Bureau of San Francisco says:

"The boiler room is in the sub-basement, with floor thirty feet below the street level. A concrete tunnel four feet wide and five and a half feet high, with floor level the same as boiler room, runs diagonally under street to — building, entering here at sub-basement floor level. The tunnel is practically horizontal and closed at either end by an iron door. A second tunnel two feet wide and three feet high branches off from the first one and runs under the alley to the boiler room in the sub-basement of the — hotel, entering here five feet below the floor, which in turn is about five feet above the boiler room floor in the (first) building. The west tunnel opening has been closed by

means of tile and concrete plaster, but this could hardly be considered water proof. A third tunnel two feet wide and four feet high with floor on level with boiler room runs under alley to Hotel —, entering the basement here as a 1x2 trench in the floor. This end of the tunnel is about twenty feet higher than the north end. In event of a fire in the Hotel — water would flow into the sub-basement of the other three buildings, but not vice versa. The tile partition might stop water to a certain extent from passing in either direction in the tunnel to the — hotel but it was built only to keep the rats out. The iron doors on the other tunnel do not fit tightly enough to be water proof."

Wm. Sexton's Great Book for Adjusters and Agents

Colorado Springs, Colo., Nov. 20, 1915.

The Coast Review, San Francisco, Cal.
Gentlemen:

We enclose check for \$2 covering cost of one of Uncle Billy Sexton's books.

We would like Uncle Billy to know that we want something to remind us of him in the future, and while we hope that he will live many many years, we think that he ought not to burden himself by writing any more books.

When sending in his check for royalties, we would be glad to be remembered most kindly to him.

Very truly,

The Chas. T. Fertig Ins. & Invest. Co.

By Chas. T. Fertig, president.

Lindsay, Cal., January 4. — Fire started at 12 o'clock in a restaurant in the Oriental quarters; burned several Chinese and Japanese shops, with a loss of \$3,500. Luckily a pour of rain enabled the fire department to save the row of orange packing plants a block distant.

Portland.—F. J. Alex. Mayer, adjuster, sends to claimants a printed letter of instructions, and another to agents of companies on the loss. These letters are clear and complete, and are helpful to all concerned.

CALIFORNIA LEGISLATION OF 1915 AFFECTING FIRE INSURANCE INTERESTS

*From a Paper by A. J. Coogan, Attorney at Law, Read at the 39th Annual
Meeting of the Fire Underwriters Association of the Pacific*

Copyrighted. Published by Permission of the Association

(Concluded from December Coast Review)

A bill that aroused considerable interest was Senator Kehoe's so-called "Rating Bill," Senate Bill No. 29. It might be well to briefly summarize this bill. It compelled every fire insurance company authorized to do business in this State, on or before December 31, 1915, to file in the office of the Insurance Commissioner a copy of its rating schedule; in lieu thereof, a company might, upon notifying the Insurance Commissioner, adopt the advisory rates furnished by a rating bureau; it provided that any resident of the State or domestic corporation might organize a rating bureau; that such rating bureau should file its rating schedules with the Commissioner. It was further provided therein that the Commissioner should furnish each company and bureau a classification of risks and table of hazards, which must be used as a basis of such rating schedules, and that all risks should be classified as provided by the Commissioner; that the Commissioner might refuse to file any rating schedule if it was upon a different classification or was *indefinite*, or if it permitted discrimination in rates on *similar properties*, and that no company should use more than one rating schedule in the determination of its rates. Further, that any rate or charge for insurance would be subject to review before the Commissioner upon the application of any property owner or other insured affected thereby, and that any interested person could commence an action in the Superior Court against the Commissioner for the purpose of reviewing his decision. The bill fixed a penalty for each violation of its provisions and authorized the Commissioner to suspend the authority of any insurance company that violated its provisions, and provided that no further license could be issued to such company for a period of one year. A majority of the Insurance Committee of the Senate recommended that the bill "do pass," and a minority recommended that it "do not pass." It was defeated by a substantial vote.

Immediately after the defeat of this bill, the same Senator offered a resolution authorizing the President of the Senate to appoint a committee of five of its members to make a complete investigation of fire insurance companies doing business in this State. It empowered them to employ clerical and expert assistants; to procure the attendance of witnesses; to investigate all questions or phases of the operation of fire insurance companies or bureaus for making rates of fire insurance and to prepare and report such bill or bills as might be necessary to carry into effect the recommendations of the committee, and it made available the sum of three thousand dollars, out of the contingent fund of the Senate, for defraying the expenses of the committee in said investigation. The resolution was referred to the Committee on Contingent Expenses and that committee reported in favor of its passage. This resolution provoked con-

siderable discussion but it failed to pass. A similar resolution was introduced in the Assembly and referred to the Committee on Contingent Expenses, but was not reported upon by that committee.

Senate Bill No. 1027 sought to amend section 611 of the Political Code by eliminating the requirement that the statements furnished the Commissioner be published. This bill was never reported out by the committee.

Senate Bill No. 1055 related to the soliciting and writing of insurance. It provided that no domestic insurance company should write or solicit business in another State in which it was not licensed to do business; that any company that so wrote or solicited insurance would have its license to do business in this State revoked; that, on or after April 1, 1917, no foreign American company could procure a license to do business in this State unless its home State prohibited the soliciting and writing of insurance by all companies of that State in other States or Territories where they had not procured a license. The bill further provided that if the insurance commissioner of the home State of the company issued a certificate to the effect that no company in his State solicited or accepted business in other States without a license, this should be considered a full compliance with the terms of the act. This bill was not reported out by the Insurance Committee to which it was referred.

Assembly Bill No. 786 sought to amend section 1 of the act of 1909, providing for a Standard Form of Fire Insurance Policy. The amendment proposed to strike out the last four paragraphs of the California Standard Form, under the heading, "Ascertainment of Amount of Loss." They relate to the appraisalment of the loss. This bill died on the file of the Assembly.

Assembly Bill No. 976 sought to amend an act approved May 1, 1911, providing for the organization and management of mutual fire insurance corporations. If passed, the effect of the amendment would have been to place mutual fire insurance companies more under the control of the Insurance Commissioner than they are under the present law. This bill was not voted out of committee.

Assembly Bill No. 979, known as the "Anti-Discrimination Bill," prohibited companies or their representatives from entering into any combinations with other companies or representatives to do any act or engage in any practices discriminating against any other insurance companies or their representatives, by reason of their affiliation or non-affiliation with any organization or association of insurance companies, managers, agents, representatives, solicitors or brokers. The penalty for the violation of its provisions was the revocation of the certificates of authority of the companies to do business in this State and the imposition of a fine upon its representatives. The bill was favorably reported by the committee but failed of passage.

Assembly Bill No. 1481 sought to amend section 597 of the Political Code by adding a provision that no persons desiring to organize an insurance company or to circulate subscription lists for any proposed insurance company should do so without first obtaining the written consent of the

Insurance Commissioner, and that no company should be organized in this State without the written approval of the Commissioner and his certificate showing a full compliance with the laws of this State. The bill provided that the Commissioner could withhold his certificate when he believed that the company was not organized for legitimate objects or that the public welfare would not be promoted by the organization of the company. This bill died on the files of the Senate after having received a favorable vote in the Assembly.

Several bills were also introduced relating to the fees of the Insurance Commissioner but none of them passed.

ALASKA FISH CANERIES

From a Paper by Walter P. Porep, Read at the Thirty-Ninth Annual Meeting of the Fire Underwriters' Association of the Pacific

Copyrighted. Printed by Permission of the Association

There are seventy-nine canneries in Alaska and their total pack for the year 1913, which was an average one, totaled something over 3,000,000 cases.

These canneries are situated in the three districts of Alaska, known respectively as Southeastern Alaska, Central Alaska and Western Alaska.

As the majority of these canneries are so remote from the beaten paths of the inspector and special agents as to be outside of supervision, and as the method, except in the older canneries is identical, a description of the latest process, now practically in universal use and known as the Sanitary System, will be of interest.

A plant designated as a standard cannery is of wooden frame construction with composition or metal roof; side walls of double sheathing or corrugated iron, brick, stone or concrete foundations, and not more than two stories in height, with a total area of not exceeding 10,000 square feet, strongly built of sawn or hewn timbers of sufficient size and strength to sustain weight of machinery and stock without serious strain or vibration; floors not less than one and one-half-inch plank; the entire construction throughout substantial; floor openings enclosed or trapped, and interior woodwork coated with whitewash.

Process

The process of canning salmon has undergone as great a change in the past ten years as the number of fish packed has increased. The cannery of today is a model of cleanliness and of modern business administration. Rapid work and up-to-the-minute methods are the keynote of the whole process of handling the fish from the time it enters the trap or seine until it is packed away in a can to cool in the cannery warehouse after its hot bath in the monster steam retorts.

When once caught there is no time lost in delivering the fish to the cannery. The floor of the cannery to which the fish are conveyed from the boat by conveyors is so thoroughly washed, scrubbed

and salted that it seems so fragrant and clean that one would not hesitate to partake of a meal thereon. Once on the floor the hose is turned on the fish and the natural slime with which they are coated is washed off. The salmon are then ready for the "Iron Chink," a wonderful piece of machinery. Before the fish enter the "Iron Chink" the head and tail are cut off by band saws. After it once enters the machine no hand touches it until it emerges. It is placed in the machine tail-end first, belly up, and in the course of its journey the wheel-gang knives first divest it of its fins, a stationary knife installed in the circuit slits open the belly, and a revolving brush sweeps out the entrails, which drop through a hole in the floor to scows, whence it is towed to a fertilizing factory usually located within a few miles of the cannery.

After passing through the "Iron Chink" the fish passes on to a belt elevator, which carries it to troughs of running water, where it is scrubbed and soused, until not a trace of objectionable matter remains on the fish. Then after gang knives have cut it into pieces suitable for talls, flats or half-flats (this is a stock term used for sizes of cans) as the case may be, they are carted to the filling benches. Here the packers, who usually wear gloves, which are changed twice daily, arrange the salmon in front of them, together with the cans, on a long table. They select the pieces, putting in larger pieces first, then smaller pieces to fill in the vacant places. The flat cans are filled by hand, while the tall ones are always filled by machinery.

Nearly all salmon are now packed in sanitary or solderless cans, thus producing a much better product than under the old method. The cans first have the tops put on them loosely, and then pass through the exhaust boxes, by which means the contents are heated and the greater part of the air exhausted. They then pass to the crimper (a machine in which the tops are solidly crimped on the cans), after which they pass by an endless conveyor to the coolers, which are then placed on trucks and run into immense retorts in which they are subjected to a temperature of 242 degrees Fahrenheit and a pressure of fifteen pounds to the square inch. This thoroughly sterilizes the fish and it becomes the tender, oily, rich and well-flavored article we all know. The Sanitary System further makes absolutely certain the keeping qualities of the canned fish. After cooking, the cans are soused in a solution of lye, which effectively removes all grease and leaves the cans clean. After cooling, the cans are run through a machine, which covers all parts of them with a lacquer. Another machine labels them and they are then placed in wooden boxes, holding usually forty-eight one-pound cans, and are then ready for shipment.

Inherent Hazards

These are steam boilers, cooking retorts and ingredients used in thinning lacquer, and gasoline power.

Boilers should be carefully bricked in and top covered with not less than four inches of brick; floors about boilers to be of non-com-

bustible material. The stock should extend not less than twenty feet above roof or roof frame, and if wood is used for fuel the stack should have an approved spark arrester. When, as in many instances, the cannery is built on piling, care should be taken to provide an air space between the bottom of the boilers and the nearest bricks.

The degree of hazard with the boilers depends as usual upon their installation and the kind of fuel used. As to the retorts, the hazard is contained in their setting, and the proper safeguarding of the steam pipes supplying the steam thereto.

Quite a number of canneries are equipped with gasoline power. Gasoline power and fuel oil burning apparatus should be installed and operated in accordance with the rules of the National Board of Fire Underwriters. The standard of the National Electric Code should govern in the installation of electrical machinery, wiring and devices.

Gasoline power is used for turning over the machinery; during the shut-down season, when the boilers are not in operation, for driving the lacquering machine, and also to facilitate operations in conveying the fish from the boats to the wharf and from that point on into the cannery.

Gasoline engines of various types of feed are extensively used in isolated plants where electricity is not available. A word here should be said to the effect that the National Board rules should govern in the installation of gasoline engines; but in any event the pumping system, with an outside tank, should be preferred, and the usual restrictions as regards filling reservoir and the general operation of the engine as given in the ordinary permit and warranties should be closely adhered to.

The lacquering machine is usually located in the warehouse-end of the cannery. The cans are dipped in the lacquer and lifted out by machinery. This is very much less hazardous than the old-style lacquer vats, which were usually located in the main cannery and operated by hand. There is a serious hazard if the lacquer is thinned inside the building, as the distillate is practically an impure gasoline and will flash at ordinary temperatures. Cannery operators appreciate this hazard, and the thinning is usually done outside of the building.

COTTON

From a Paper by M. J. Troy, Read at the 39th Annual Meeting of the Fire Underwriters' Association of the Pacific

Copyrighted. Published by Permission of the Association

Cotton growing in the Imperial valley is conducted mainly by men from the "Sunny South," who left their homes and faults behind them, who were attracted by the dry climate and fertile soil, and who after adjusting themselves to their new surroundings, surprised the world by their high yield, and established a reputation for the staple second to none; for you should know that it is the only cotton in this country that has been rated by the United States Department of Agriculture as 100 per cent perfect. It stands alone in grade, and has all the desirable characteristics of color, dryness, length and strength.

The same soil that produces the cotton is adaptable to a variety of other crops, and is practically inexhaustible, owing to its peculiar formation and qualities. This is a condition that must appeal to us, for it is obvious that if a farmer, who through illness or carelessness is unsuccessful in crop returns, or is dissatisfied with the present low price of cotton, can plant his land to alfalfa, barley or melons, or almost anything else, with good prospects for profit, he has little fear for the future, and has no desire or incentive to "cash in" an insurance policy.

While there are about 400 cotton growers in the valley, not all are experienced; but the novices are fast learning, and next season may be reckoning two bales to the acre. By an occasional "muff," the farmer is not phased but solaces himself with the reflection that he is better off than the folks back home; he has at hand all the essentials for an ideal output; he has no need for fertilizers and can plant at his pleasure, as he is not bothered with rain or freezing weather.

* * *

I believe the insurance men of this Coast are in this matter "asleep at the switch," and are inviting outsiders to help themselves at their table, so to speak, by indulging the thought that cotton growing in this state is still in the experimental stage, and that a guarantee of indemnity is not to be thought of. Let the stranger burn his fingers—and serves him right, for meddling in a game with inexperienced and haphazard planters. "No such thing," you say, "we will admit the farmer is all right, and we have little to fear from him. But how about the other fellows that handle the crop,—the ginner and warehousemen; and besides, who ever heard of insuring a cotton crop in the field?" I venture to predict that you will do so ere long, and you will probably at first be as derisive as some California underwriters of the '70's were when offers on growing crops of wheat were presented; and also you will probably, like them, eventually fall in line, and be agreeably surprised at the results and "holler for more."

* * *

In normal times the planter's interest usually ceases at this point; upon the fibre being baled and weighed, he departs with his bale tags and yard receipts—sometimes hypothecates his crop—and waits for a buyer. The bales are teamed out to the yard, and left there pending sale and shipment.

Now occurs in the ordinary yard what strikes one as being extreme negligence or lack of caution. The bales are dumped any old way, and can be seen, some standing properly on end, others lying on their sides, and many tipsily leaning on each other for support. One marvels at the apparently strange indifference to what should be proper in the handling of what is known as "fifty-dollar gold pieces," and inquires of the ginner and learns that, under his direction, the bales are taken by the planter, and left scattered some distance from the yard proper, and will be allowed to remain there for twenty-four hours—so that if any combustion occurred, however slight, during the ginning process, it could be detected before the bale with fire inside was trucked into the storage yard, and endangered other bales.

Peculiar Odor of Burning Cotton

The peculiar and unmistakable odor of burning cotton is well known. As soon as it is perceived, the experienced man rolls the affected or suspected bale away from its fellows, and proceeds to bore into it with an auger. Guided by his sense of smell he pulls out cotton until his sense of touch warns him that he is close to the seat of ignition; whereupon, using the bundles of loose cotton he has taken from the bale—and which have been soaked in water—as mops, he proceeds, with the use of water and kerosene (strange as it may seem) to cool off the heated fibre, and to reach the glow, which is quickly smothered. The damaged bale is then isolated for a day or so as a matter of precaution and, after its perfect regained health is apparent, it is removed to the yard proper, where it is stored on end with others, in double rows of not more than twenty-five bales to a row, with alleys or aisles between each cluster or block of fifty. There is at least a ten-foot space separating the blocks, to admit of easy access to the bales by samplers and buyers, and to give opportunity to handle any bale or bales which might suffer fire from careless smokers or trespassers who have disregarded the warning. "No Smoking," placards which are posted conspicuously about the premises, as well as the "No Trespassing" signs.

Fire Protection

Fire mains are laid throughout the yard, with hydrants and hose attached at intervals of one hundred feet; and barrels of salt water, with two approved fire buckets attached to each barrel, are installed in the alleyways in the ratio of one barrel of water to two blocks or one hundred bales of cotton. Bunches of cotton waste are floating in each barrel and bucket, as they are more efficacious than patent fire extinguishers in checking a blaze.

Most important of all is the employment of competent watchmen with watch clocks to insure fidelity; men with good olfactory nerves preferred, to detect the presence of "bums" or smoke.

At least one hundred feet clear space is maintained between the yard and any building, and a like space kept between each unit of the yard, which latter should constitute not over fifty blocks, or 2500 bales.

There is one such yard in the valley—there may be others, but I didn't see them. It is under the supervision of a gentleman who has been in and around and handled cotton since childhood. There are others who have had as many years experience in the game, but I don't think they can match his record of "handling" over 1,500,000 bales with a loss by fire of only 670 of that number.

* * *

I hope that in the foregoing sketchy remarks I have demonstrated that you need have no fear of moral hazard in cotton writings in the Imperial valley; nor, for that matter, in Riverside county, where considerable cotton is produced; nor in Arizona, where the growers turn out Egyptian cotton of the finest quality, which is always in demand and brings a good price.

Speaking of smokers: There have been numerous cotton fires in the valley; some of them from "inside,"—that is, from sparks from the gin saws igniting the lint which was carried into the condenser, thence into the baler or press, unnoticed, and the bale dropped in the yard *and neglected*.

The other fires were caused by careless smokers and casuals,—poor unfortunates who find comfort in a night's repose on and between cotton bales,—and who sometimes enjoy their matutinal meal in the yard before the so-called night watchman wakes up to report off!

Those fires, and the consequent preventable losses, occurred, it is needless to state, in yards lacking all of the essentials of a model one such as I have described, and proves, I believe, that while the yards may be equipped with fire-fighting facilities, the prime factor for insurance companies to consider, as always, is vigilance, first, last and all the time.

FIRE INSURANCE IN ASIATIC COUNTRIES

From a Paper by W. D. Graham, Shanghai, Read at the 39th Annual Meeting of the Fire Underwriters' Association of the Pacific

Copyrighted. Published by Permission of the Association

The most important step in connection with fire insurance in the Orient, however, was when insurance protection was first granted to the natives of India, and subsequently to the natives of all other Oriental countries. There was at first, considerable doubt in the minds of the directors at home whether it was a wise thing to do and it took many years before permission was given to accept business from natives. The native did not understand the principles of insurance and the moral hazard was doubtful, but gradually it became to be recognized that many of the wealthy Indian traders who held large stocks of Manchester goods, etc., bought from European firms, were just as desirable clients as the European firms themselves; and as the banks began to insist upon policies being deposited with them before loans could be made, the prejudice previously existing gradually disappeared and an absolutely new field for insurance enterprise was opened up. Native insurances now form by far the largest section of a company's business in the Orient. At the time of the American Civil war when cotton was difficult to obtain, a great fillip was given to the growth and cultivation of cotton in Bombay, and many mills were established by wealthy Parsees, Hindus and Mahomedans, and, of course, heavy insurances were required. At first only well-known men of first-class reputation were considered eligible for insurance, but the idea gradually, though slowly, filtered down to the masses. The Indian is conservative, and argued that as fathers and forefathers had not insured, and as fires seldom occurred, it was too expensive an innovation. It took years to educate him upwards and indeed it was only after fires occurred, that the average native began to think there was something in it. When some of his friends had actually taken out insurance and realized on it, after a fire, a new light began to dawn upon him and he saw the advantage

to be gained. Now, every man with anything to lose by a fire is eager to purchase a fire policy. The German companies were largely instrumental in developing this native business. German firms early established themselves all over the East and brought out with them German companies who, finding it difficult to get any of the first-class business, boldly went for the smaller class risks such as shops, dwellings, etc., and did quite a large business, before British companies woke up to the fact that even the poorer class of native business could be made to pay, even though the story of the cow that kicked over the lamp and burned down Chicago, has had its counterpart in many an Indian or Chinese business area.

A Chinaman's Funny Idea

Many amusing tales can be told in connection with the extraordinary views taken by natives regarding fire insurance. To mention one case within my own experience: I was once introduced to a wealthy old Chinaman, who had frequently tried to induce him to insure, but without success. Some time afterwards he rushed into my office in a frantic state of excitement, "my wanchee buy insurance policy chop chop" (i. e., very quickly.) We naturally inquired why he had so suddenly changed his mind, and his reply was most enlightening. He said: "Last night have catchee one thief man,—he puttee rags inside kerosene oil, makee go fire, and then he throw inside my godown." We explained we were not selling insurance policies that day, and our friend went away sadly withing being able "to buy insure policy"; but before he went, he said: "My always tink that insure pidgin (business) b'long dam fool's pidgin." Another tale: I had insured a Chinaman's shop for some years, when one night it was burned down. The insured came to see me next morning, and he was very indignant, saying in his quaint broken English: "My have pay you money many years you chin chin (pray) foreign joss (God) no fire come my side (my shop), my tinkee that joss man go sleep, devils have come makee burn my shop. What for my pay you money?" The old gentleman was under the impression that he had been paying me, to intercede with the fire god *not* to destroy his premises, but that my intercessions had been in vain. When my friend realized that he would be paid the amount of his policy, his delight knew no bounds, and he said: "Your joss man b'long number one good man, my now b'long Christian." (Note—Chinese always say "my" for "I.")

Local Associations Control

All matters in connection with fire insurance in the Orient are under the control of local insurance associations affiliated with the fire offices committee in London, whose influence is of course paramount. All companies, of whatever nationality, operating in the Orient, except a few Chinese or Japanese concerns, are members of these local associations, and the business of the association is conducted by a committee of seven or eight. The local association usually has authority to deal with questions of rates, etc., but not with questions affecting the appointment or remuneration of agents or sub-agents or loss settlements.

The local associations make the rates, which are published in schedules or tariffs, but no attempt is made to check the policies issued. Any member, however, on discovery of a policy issued at the wrong rate, may write to the committee, and ask that an inquiry slip be sent out; agents being bound in honor to reply, stating whether they are on the risk, at what rate, etc. If a breach has been committed, the offending party is asked to cancel the policy and remain off the risk for a full year from date of cancelment. As these local associations are composed of representatives of mercantile firms, and also of insurance managers, there is sometimes a clashing of interests; but on the whole, this voluntary system of control works usefully and efficiently.

Number of Agents Restricted

The number of representatives or agents a company may have in any one town is restricted to one or to two, according to the size and importance of the town. In one case only, is three allowed. This restriction of representatives became necessary some few years ago, owing to the appointment in some cases of native brokers as agents on a higher commission than the brokerage allowed to be paid under the association rules. The question of dealing with the native brokers is one of extreme difficulty, but it can not be got rid of as the employment of a third party in all matters of business is deeply ingrained in the native mind. A native never knows or cares what company he is insured with. He leaves that to the broker, who, of course, places the business where he can get the best return, and is skilful in the endeavor to play off one agency against another. However, it is the broker who works up business amongst his friends, and thus performs a task which no European or white man could undertake. In China, it is well known that the broker gets from the insured, anything from 5 per cent to 10 per cent of the amount of a claim paid. If he has not been promised this *douceur* by his client, he reports him to the company as having set fire to his premises. Quite a simple and effective plan.

* * *

Buildings

The buildings occupied by Europeans are generally of good construction; in the tropical countries, where there are no fireplaces or chimneys in private houses and the kitchens are in outhouses, the danger of fire is small and rates are consequently very low,—from 12½ to 25 cents per cent being about the average. Warehouses, never more than three or four stories in height, range from 25 to 50 cents for non-hazardous goods, running up to 1½ per cent for loose cotton or jute. Mills, factories and industrial risks generally are well managed concerns, well built and free from external hazards. Fires are by no means frequent, and general results good.

When we come to consider native business, we find that every town and country has its own peculiarities of construction. Buildings range from massive construction down to bamboo huts with roofs of palm-

leaves. Many of these latter are seen in the suburbs of Calcutta and in some instances, the natives store large quantities of native produce therein. Rates for such risks range from 4 per cent to 5 per cent.

Cotton

In Bombay, we find a somewhat unique risk in the cotton green. This is a large open space marked off in plots. Merchants hire these lots to store their cotton during the winter season. It never rains in Bombay from October to June, so there is no danger of cotton getting wet. The cotton is packed in pressed bales and stacked sometimes twenty to twenty-two bales high, with here and there a narrow lane between to allow of a bullock cart to pass along. Madras has nothing of special interest about it. In Colombo (Ceylon), there are some exceedingly primitive cocoanut oil mills, where the oil is expressed by a heavy stone wheel running in a small grooved circle, the wheel being pulled round by a shaft attached to a bullock.

* * *

Federated Malay States

Rangoon (British Burmah), is a busy port, the chief industry being rice mills. Most of these mills are of wooden construction, very fair risks, and quite profitable to the companies. Penang is an important town where the Chinaman is well established and flourishing, but in India, the Chinaman can not make a living. The chief exports of the place are tin, rubber, copra, pepper, spices, etc. Between Penang and Singapore lie the Federated Malay States, where a few years ago, there was nothing but jungle. Now, one can travel for miles through rubber plantations. These States are now under native sultans with British advisers, and their development in recent years is one of the wonders of the East. Good roads and railways extend in every direction, and many small but flourishing towns have sprung up. The discovery of tin first brought these States into prominence, and now rubber has again brought wealth to many. There is very little insurable interest in a tin mine, as all the buildings are of wood with roofs of palm leaves. Rubber factories, however, require a great deal of insurance. The factory itself is generally of iron and contains machinery of a value running as high as £10,000. Then there is the smoke house where large quantities of rubber are under preparation. In addition, there are the dwellings of the manager and his assistant, and the dwellings, hospitals, stores, etc. necessary for a large staff of native workers. The process of preparing rubber is simple. The latex is poured into shallow porcelain basins and mixed with acetic acid to make it coagulate. The rubber is then passed through a mangle to squeeze the water out, and is transferred to a smoke house, where it is hung up on racks to dry. The smoke is generated outside, in a small oven in which wood is burned, the smoke passing to the smoke house through pipes. The rubber remains in these smoke houses for some times three weeks, and it is then ready to be packed and shipped to Europe.

Singapore is a very important town with a large trade in tropical produce. It is the gateway to the extreme Orient, and in its harbor are to be seen ships from all parts of the world. As many as 100 ocean going steamers may be counted in the harbor any day of the week. The Chinese here are of a good class and many are very wealthy. There are always one or two prominent Chinese in the Legislative Council.

Bangkok (Siam.)—Siam is an independent country, but British interests are very strong and all business is conducted in English, and English policy forms are used in all insurance transactions. There are nearly one hundred rice mills in Bangkok, most of them in Chinese occupation. These mills are generally of wood, and during the last few years have paid the companies very well indeed. The native parts of Bangkok were very poorly constructed and fires were of frequent occurrence. There is now a good water supply and construction has improved, but insurance must still be conducted on very restricted lines.

Saigon (Indo-China.)—This is a French colony, but even here, English policy forms are in general use and the local fire insurance association is affiliated with the Fire Office Committee of London. There are several rice mills, but every one of the ten mills having been burned down within the last fifteen years. The Chinese general business has also been unsatisfactory, due largely to heavy speculations in rice, with the consequent moral hazard.

This colony is not as progressive as it ought to be, chiefly because the French are not good colonizers. Still it is a very rich country and capable of great development.

Next comes Hongkong, Britain's stronghold in the Far East. Hongkong is a great distributing center and ranks as the second or third port in the world as regards tonnage. It has a Chinese population of about 200,000 and a European population of about 8000. It is a very well built town, on the side of a very steep hill. It is purely commercial, and the only industries it has are two very large sugar refineries. Chinese business forms the bulk of the insurance and has yielded very good results. No doubt many insurance men might think that to insure Chinese is a very risky procedure, but experience has proved that John Chinaman is a very excellent man of business, and although incendiary fires are by no means infrequent, yet, on the whole, John knows, as well as any one, that so long as he is doing a good business, a fire doesn't pay him. There is no man more keen on insuring than the Chinese merchant or shop keeper and he pays up his premiums as regularly as clock work. He is an excellent bookkeeper, keeps a very close watch over his purchases and sales, but has very primitive ideas regarding the settlement of losses. If he takes out a policy for, say \$5000, he expects to be paid that amount, the company to take over the salvage. Generally speaking, loss settlements are a matter of compromise. His claim, which is in Chinese, is usually made up showing that at the time of the fire he had exactly \$5 more goods than the amount of his policy, and it is perfectly marvelous if his books are burned, how he remembers every item he had. This is especially notice-

able in the case of family clothing, which, as a rule, consists largely of silks, satins and brocades. He doesn't know, nor does his wife know exactly what they had in the house, and neither of them knows how much has been spent on it, yet in his claim, every item is put down and the correct price of every article given, the total balancing the amount of his policy. He doesn't mean to defraud, but his one idea is to get as much out of the company as he can. If you know the man you are dealing with, you can generally compromise for 60 per cent or 70 per cent more or less, and he goes away quite happy. With all his faults, John Chinaman is not a bad customer to deal with, but he requires a great deal of knowing. His standards are not our standards, and if the white man wishes to do business with the yellow man, whether it is commerce, banking, insurance or shipping, he has to come down, in a certain sense of the term, to his level. Shanghai is very different from Hongkong. All the Chinese buildings are built of wood, and cheap and uncomfortable houses they are, too. Even the better class Chinese do not have any carpets on their floors or curtains to their windows and the houses are without any of the conveniences of modern life. A row of ten or twelve Chinese houses can be run up for \$1000/\$1200 gold. This is a class of risk which we would think, is absolutely uninsurable, especially if occupied by Chinese shopkeepers, selling all manner of hazardous or non-hazardous goods. When, however, we come to look into such risks, we find they are not so bad as they look and the danger of a huge conflagration is not so great even as it is in some American cities. The reason is that although the walls are of wood, there is a fairly solid wall running a few feet above the roofs, between every third or fourth house in the better class properties, and between every tenth house in the inferior properties. These fire walls are most effective in checking the spread of a fire. These Chinese houses are very flimsy in construction and burn like a match box but the fire wall checks the fire and the roofs very soon fall in, and there is little further danger. A block between four streets is intersected by numerous small lanes and the walls on either side are the fire walls of other houses; these fire walls are arranged in such a way that whichever way the wind is blowing, the fire is bound to come up against a fire wall sooner or later, with the result that there are seldom fires of any magnitude. The houses are never more than twenty to thirty feet in height and the many lanes intersecting enable the firemen to get at the seat of the fire very easily. Shanghai boasts of a fine volunteer fire brigade. Without its assistance, fires would undoubtedly spread over a much wider area than they do at present, notwithstanding the fire walls above described.

It is astonishing what valuable cargoes are stored in these places, especially amongst the wholesale dealers. When I say valuable, I mean in comparison with the size of the place; the average size is 15x30 feet, and in these places the Chinaman lives with his family on the upper floor, while on the ground floor, there may be goods to the value of anything up to £10,000 sterling. Rates vary from about 1 per cent to 4 per cent according to construction and fire walls.

Considering that the native population of Shanghai is over 600,000, the number of fires in the course of a year is less than that of an average American town of the same size.

China is still in a very undeveloped condition, and as there are no made roads, the means of communication are very poor and to get from one place to another you have to travel either by steamer or native junk. Inland towns are almost inaccessible to Europeans owing to the time taken to get there. Fire insurance is therefore, practically confined to what are known as the Treaty Ports. Outside these Treaty Ports foreigners have no jurisdiction and have no trade privileges.

Japan.—For many years companies refused to issue policies to Japanese; that prejudice is, however, being gradually overcome and now at least a dozen British companies are accepting Japanese business as freely as they do Chinese or Indian. Japan, some fifteen years ago, began developing her own industries, and there are now nearly one hundred cotton mills in active operation, besides many other industrial concerns. Most of the cotton mills are equipped with automatic sprinklers and the buildings are of good construction, generally one story. Strange to say, there has never been a serious fire in a cotton mill in Japan, and one company I know has never had a claim to pay during ten years.

The Japanese are the only people in Asia who are beginning to develop their own system of insurance. Some years ago some of the leading merchants of Japan were desirous of founding an insurance company and a small deputation was then formed to visit America, England, France and Germany for the purpose of collecting information. They borrowed their policy forms from America, and their policy conditions (with certain changes) from England, and now have several companies working on absolutely up-to-date principles. Within the past two years the law has required that all foreign companies operating in Japan shall use the Japanese language in all policies issued to Japanese, and it is somewhat disconcerting, as few of the European agents or managers know Japanese sufficiently well to read or speak correctly. Japan has followed the example of many another country by requiring a deposit—in government bonds—as a condition precedent to operation.

The Philippine Islands.—For many years business in the Philippines has been practically confined to the three towns of Manila, Iloilo and Cebu, but under the American administration many of the smaller towns have been developed. The chief products of the islands are hemp and tobacco. Buildings are generally of poor construction, the ground floor being of stone or brick and the upper floor of wood—a method adapted to the numerous earthquakes which prevail. Fire insurance has not proved very remunerative; the Chinese shop risks in the Rosario district of Manila have been especially bad. A very much better class of Chinese building is now being erected; but the better the class of building, the less inclined is the Chinaman to insure.

In every country in which the Chinese are found, they practically control the retail trade. As they become wealthy, they become wholesale dealers, but are much given to speculation. When things go wrong,

they generally manage to call in the assistance of the insurance company.

As the islands are developed, the conditions regarding fire insurance will naturally improve; but it has always seemed strange to me that, although the country has been under American administration for a number of years, no American insurance company has established itself there or, in fact, anywhere in the Orient. Yet we find all sorts and conditions of continental companies obtaining quite a good premium income and doing a profitable business.

In my brief survey of the Asiatic field, I have left the Dutch Colonies to the last, for there we find insurance conditions totally different from those prevailing in other parts of the Orient. One can go into a stationer's shop and buy a printed policy form; the particulars are filled in, in writing, and the agent signs at the foot the amount for which each company he represents is liable, as for instance as follows:

For Company A.....	\$10,000.00
For Company B.....	20,000.00
For Company C.....	5,000.00
For Company D.....	5,000.00

In the body of the policy the total amount insured, viz.: \$40,000, is, of course, stated. Further policies are issued for the maximum amount required, and declarations are made every ten or fifteen or thirty days. Sometimes the amount declared is the maximum amount that will be required; in other cases the amount declared is the highest amount that has been in the warehouse since the previous declaration. The premium is paid pro rata on the declaration. No short rates are charged. These methods are a convenience to the assured, but a great nuisance to the head offices, who are constantly being required to rearrange their net retentions.

Java is one of the great sugar-producing countries of the world and there are many fine sugar mills, especially in the eastern portion. Most of these are insured with local Dutch companies or on the Amsterdam Exchange.

The Dutch people in Java are very much opposed to allowing British companies to compete for a share of their business, and with this object in view, they have established several local companies with infinitesimally small capital. As a consequence, rates have been reduced to a minimum. Even at the ridiculous rates which prevail, business was profitable until last year, which was exceedingly bad, and wiped away the profit of many previous years.

In Batavia district there are now a good many prosperous tea factories; and in Northern Sumatra much capital has been invested in tobacco and rubber plantations.

The Chinese have been established in Java for centuries and there are many wealthy men amongst them. At one time the Dutch only

allowed them to trade in certain areas; and in every big town there is a district known as the Chinese Kamp, presided over by a captain of Chinese, who is responsible for the good behavior of his district. These restrictions have, however, been relaxed in recent years and the Chinese are now allowed to go anywhere they like.

In dealing with the question of fire insurance in Asia, we must remember that in every country there are different laws, manners and customs and that, although the English system prevails nearly everywhere, yet the conditions vary considerably. Rules and regulations which prevail in Shanghai are not applicable to Calcutta. Every country requires special study. What is suitable for China is not suitable for Indians or Japanese.

I have endeavored to give a brief general view of fire insurance in these Asiatic countries little known in America; but in a rapid article such as this, one can not do justice to such a large, varied and interesting subject.

Fire insurance is the handmaid of commerce, and under its all-protecting sway the commerce of the Orient has grown and developed to an enormous extent, and we are still just at the beginning. When China begins to put her house in order, as she is preparing to do now, we shall see vast changes in that wonderfully old but ever young country, and one of the powerful influences that will help her on her way will be that of the protection afforded by both fire and life insurance. It is a pleasure to me to know that I have helped to plant the seed and to tend the young plant that will one day grow into a mighty tree.

I wish that these few comments could help in the creation of some little interest in the minds of some of the fire underwriters on the Pacific Coast in the growth and development of fire insurance in the Old World of Asia. America is interested in Asia and the time may come when American insurance companies may wish to take a hand in the game.

HAS THE INCREASE ANY SIGNIFICANCE ?

The average commission-brokerage paid by companies doing a fire business only, in this country, has increased in twenty years from 16 to 24 percent. In the previous ten years this acquisition percentage had remained practically stationary.

Why this increase of 50 percent? Has it any significance? We are not prepared to answer. Is any fire underwriter?

The general payment of "graded commissions," with a higher rate for preferred business, is said to increase the average commission only two points. The explanation of the increase of eight points must therefore be sought elsewhere. One suggestion is that the great increase of large cities' business, for which from 25 to 35 percent brokerage is paid, explains much of the 50 percent increase in the average commission paid.

Will the rising cost be limited by acquisition-cost restrictions by law as in life insurance?

ONE THING AND ANOTHER

Librarian Moore of the Fire Underwriters Association of the Pacific is an old citizen of San Francisco, who began work as an insurance broker in the early days. His reminiscences are always interesting. For a long time he was identified with large business interests, and served on mercantile charity committees. There was wealthy Hayward, who owned the old Hayward building where the Insurance Exchange now stands, and who built the new Hayward (now Kohl) building. Meeting him, Moore said: "Hayward, I want you to give something this Christmas." The old man said "all right," and wrote a check for \$25,000. "Don't tell anybody I gave this." Five orphan asylums received \$5,000 gold each. One day the charity committee was notified of a distressing case: a poor woman had lost her husband by sudden death and was in need. Moore called and found the dead man on a stretcher. He left ten silver dollars with the weeping widow and went away. Having occasion to return to the abode of death a few minutes later, he found the corpse sitting up on his bier, counting the money. It was an old trick with this unworthy couple. The fellow said he made himself look like pale death by placing tobacco leaves under his arm-pits. An alarm was sounded and a collection was taken up for the poor widow.

* * *

By the way, the great fire of ten-years-ago next April left the upper nine floors of the Hayward building untouched. Broker John Cadman returned to his offices and found everything as he left them the evening before the fire. A short time before the Metropolitan Life occupied the eleventh and twelfth floors, and had under consideration a proposition to buy this corner property for a million. Had the company not turned the proposition down, its Pacific Coast head office would not have been burned out.

* * *

While visiting Pacific Grove last summer Mr. Sexton heard an old Irish lady singing a "Tipperary" song. He questioned her.

Where did she learn it? could she remember it all? Yes; she remembered it, having learned it in Ireland when a little girl. And wonderful indeed, she was married to a German, her junior somewhat, whom she supported, he being weak and ill and she being strong and well, and only 80 years old. And here is her song, or at least a verse, with the title, "Hurrah for Tipperary":

Just raise the old cry,
Repeal or die!
And up with Tipperary!
The sweetest sod
That e'er was trod,
By Sassenach or Fairy,
Or ever sun
Shone down upon,
Is darling Tipperary.

The popular marching song, "It's a long, long, way to Tipperary," was written and composed by two Americans, Jack Judge and Harry Williams. Both meter and sentiment are different, however, and the only resemblance is "Tipperary."

* * *

Describing a festival, Douglas Sladen, in his book "Queer Things About Japan," says:

"On the fourth day of the festival, the Japanese fireman is in great evidence. It is the only day on which he is of any real use; he is no use for a fire, except to carry the house and its contents away. How could he be, with a cotton uniform, with a wooden engine about the size of a caldron which will not always squirt but may only carry a few gallons of water which is to be dispensed with a wooden dipper? There is nothing so paradoxical as the Japanese firemen of our day; the thing he was really best at was climbing up a tall bamboo ladder held upright by his friends while he stood on his head at the top, for he was an acrobat by profession, not a fireman. And his acrobatic agility was perfectly useless, because the houses on which he had to perform were seldom much taller than himself. Not that he was a giant — about five feet

nothing was his highwater mark, and that was high enough for him to be able to throw water out of a dipper on any part of the roof of the burning building.

* * *

The government will deliver a weekly or daily paper in the city of its adoption at 1 ct a pound rate but it charges the publisher of a monthly publication 2 cts a copy. This is not reasonable.

* * *

The newspaper, by its advertising, increases enormously the sale of two ct stamps for letter postage. The cost of delivering and looking after and following up and finding addresses and returning to writer is far more than the cost of merely delivering printed matter.

* * *

Many publishers use the express now for shipping their prints, because the cost is less than 2 cts a pound as charged by the post office department. The express companies would like to get all this business, and they will get nearly all of it if they can persuade the government to treble or quadruple its charge for second-class mail matter. They are cunning. Will they fool the people?

* * *

Among the San Francisco license rates, as published, I note that livery stables—there are few—pay \$1 per quarter, and garages—there are many—pay nothing. Real estate agents pay from \$5 to \$25 per quarter; insurance agents pay nothing—which is most kind. Street cars pay \$15 per quarter; jitneys pay nothing—which is most unkind. Patent chimney contractors pay 50 cts for each flue, guaranteed safe in case of earthquakes; but there is no charge for contractors who put in ordinary chimneys which crack when there is an earthquake. Theaters are soaked hard—because people enjoy themselves there, I suppose. Ticket peddlers are charged \$300 per month—and the old town is full of lottery ticket peddlers who don't pay a cent. Saloons are charged \$500 per annum—and “blind pigs” everywhere pay nothing unless to the handsome fat policeman on the corner. Restaurants serving the deadly “foot-juice” at meals

also pay \$500 per annum. Thus did Mayor Ruef get even with the French restaurants.

* * *

Politicians are not friendly to insurance interests. Neither are newspapers. Why should either be friendly? Insurance men do not engage in politics—as they should. Nor do insurance companies advertise in newspapers nor buy a copy of any general publication speaking wisely and justly of the insurance business. The law requires the publication of annual statements and the companies foolishly antagonize further the influential publishers by giving even this little “patronage” to obscure papers of no influence and nominal circulation.

* * *

Much of the hostile insurance legislation and increased special taxation of the past twenty years would probably never have been enacted if the insurance companies had had the friendly aid and influence of the general press. But why should that aid be given and that influence be steadily given by a press under no sort of obligation to the insurance companies. Expressed more concretely, the insurance companies “saved” thousands of advertising money and lost millions paid for special taxes and cut from legitimate rates by special legislation which a powerful and friendly press would have prevented or minimized. It is not always true that “the people foot the bills.”

* * *

“The Story of a Street”—says that in 1850 Wall street, New York, had as many as fourteen banks and sixty-nine insurance companies quartered on old Peter Stuyvesant's palisade street. President Washington took the oath of office, and Washington Irving studied law and began his famous Knickerbocker History of New York, on this street.

* * *

Believe what you will but will what you believe.

* * *

“I'm awfully sorry to disappoint you, Uncle Joe, but I won't be able to marry you when I grow up, 'cos I'm goin' to be a suffragette.”—Life.

A subscriber tells us that Ford is an Irish name. This does not seem true, for the Irish are fighting men.

* * *

At the door! Sh! Wolf! Beware! have a care! Bar and bolt your store of wealth lest by stealth this Wolf and his pals—principals—job you and rob you, by hook or crook.

* * *

Who loves praise doubts himself.

* * *

Federal government meat inspectors condemn as diseased only one-fourth of one percent of the carcasses offered for international shipment.

* * *

No British insurance company in San Francisco, so far as I can learn, has discharged any German clerk. In one case, however, a young clerk was requested to remove a picture of the Kaiser which hung above his desk.

* * *

The German newspapers in San Francisco have "expelled" from their pages every advertisement of a British or Colonial insurance company, I hear. One publisher said to the manager: "We can not accept your money any longer. But we lose nothing, for 'The Fund' pays us what we have heretofore been paid by you." It is a fact that German people in this country have been refusing to renew insurance in British companies, and British people have been refusing to place business in German companies. This is carrying the war into the friends' country.

* * *

The National One Cent Letter Postage Association has a lot of money behind it. The objects are to reduce the letter postage to 1 cent and create a deficit which will embarrass the parcels post system. The American express companies appear to be putting up the coin necessary to finance this odd association, which furnishes free stamps reading "half your postage is a tax." Is it proposed, also, to increase the postage on all newspapers and magazines, as paid by publishers and transients. Mr. Taft favored these increases and ordered the sending of magazines by freight and dailies by express.

The government now receives about 1 ct for delivering a magazine and a 10th of 1 ct for delivering a daily paper.

* * *

Do insurance companies insure steeple-jacks, awning (house) removers and bad bill collectors? We wot not.

* * *

The Mongolia, at present making her last trip from this Coast to New York, has painted on her sides in huge letters her name and "U. S.," and an American flag is painted to the right and left of the name. She will soon pass through the mine and "undersea" fields. "Goo' bye; tha's aw."

* * *

In the Balkan war the death rate was 6.6 percent, but there was a difference as regards nationality. Possibly a part of some of the armies was in no battle. The Montenegrins lost over 8 percent by death, the Greeks less than 5, the Turks less than 6, and the Bulgarians, 8.5. In South Africa the British death ratio was 5 percent of those engaged. It is probable that the average death rate in the present great war will be the highest of all.

* * *

Why doesn't "golf" rhyme with "wolf"?

Why doesn't "worry" rhyme with "sorry"?

Why doesn't "door" rhyme with "poor"?

Why doesn't "four" rhyme with "sour"?

Why doesn't "bury" rhyme with "fury"?

Why doesn't "bead" rhyme with "dead"?

Why doesn't "pour" rhyme with "your"?

Why doesn't "donkey" rhyme with "monkey"?

* * *

Again Oroville, Cal., is complaining. Rates have been raised, voices have been raised, and the underwriters will re-survey the olive-gold city.

* * *

The making of ammunition in large quantities has caused the growth of mushroom towns in the East, of 15,000 population. One of these frame shack powder towns, Hopewell, Va., burned to the ground last week.

LIFE INSURANCE

Life Companies at Fault

The granting to new policyholders of benefits withheld from old policyholders is not dealing fairly with the latter.

For the same premium, all should share alike in options and privileges.

No mutual or semi-mutual which recognizes a suicide claim under a recent time policy and denies liability under an old-time policy is dealing with its members with impartial justice.

Prosperous Year for the Northern Life

December was the biggest month, and 1915 was the biggest year in the history of the Northern Life Ins. Co. of Seattle. The amount of new insurance issued during the year was \$3,750,000 and for the month \$660,000. The total applied for during the twelve months amounted to \$4,200,000.

The Northern Life is now in the millionaire company class as to assets. The income last year amounted to nearly half a million dollars. Now doing business in Washington and Idaho, the company will soon extend its agency plant to Oregon and Montana; and later will probably enter the Dakotas.

Why Not Double Indemnity for Consumption

Life insurance companies are now giving double indemnity if death be the result of accident. The cost of such addition to the face of the policy is about \$1 per \$1,000.

We are prompted to ask, Why not offer, for an additional premium, double indemnity if the assured die of consumption? The poor consumptive lives two years, usually, after the discovery of his fatal malady. And in those two years, usually, he spends the full amount of the ordinary insurance, and leaves nothing for his family. He spends the money, borrowed on the policy, because he is unable to earn anything.

Every tear causes a tear. Likewise every "tear."

Canvassing

Bear in mind, Mr. Canvasser, that you are out to write insurance and not to instruct your prospect in the science and mathematics of life insurance. Be chary with your literature and do not take into your confidence any associates or employees of the prospect. It is best for you to leave only one piece of literature—a leavelet, as it were—with him. Mark what bears on his case or his remarks, and fold it for his pocket or pocket-book, if you are to have second interview.

Be confident in looks and speech.

Be prosperous looking in dress and grooming.

Above all, be not a bore. Do not stand too close to the man with whom you are talking. Be direct and clear. Have your little talk prepared before hand. Do not outstay your welcome.

Invite him to take out a somewhat larger policy than his "station" seems to warrant. It is easier to lower the amount solicited than to raise it.

No matter how old a man is do not approach him with, "I suppose you do not care to take out any more insurance?" The older a man is, the wiser.

Invariably try to persuade a prospect to sign the application on the first interview. It saves time and makes commissions.

The best argument for life insurance is: "Mr. Jones, of 4444 Broad street, has just taken out a policy in our company." Of course, it may not be wise to mention the amount, even with Mr. Jones's permission to do so.

The prospect already insured is more likely to take out additional insurance than the uninsured is likely to begin. No newsboy ever fails to ask a man to buy if he has a paper already.

Do not forget that it is as possible to say too much as too little and is also possible to say the wrong thing. Be truthful but be cautious and discreet. Too often the doubting prospect is hoping for an excuse to turn the canvasser down.

Prudential's New Industrial Policies

These policies illustrate the remarkable development of industrial insurance in this country since the issuance, in 1875, of the first industrial contract by the pioneer industrial insurance company in America.—The Prudential.

The payment of premiums cease at age seventy; the policy will then be fully paid up. The shortening of the payment period necessitates some changes in the amounts of benefits, varying from a small sum at the lower ages to slightly larger amounts at the higher ages. It also requires that "sixty years next birthday" will be the highest age for which policies will be issued.

If death shall be caused by accident within six months from the date of the policy the full amount of benefit will be paid. This provision also applies to policies issued within the last six months.

The disability clause, without additional cost to the insured, provides for the payment of one-half the amount of the insurance and the waiver of future premiums, the policy being carried thereafter as a fully paid-up policy for the remaining half, if the insured shall lose permanently the sight of both eyes or suffer the loss of both feet or both hands or of one hand and one foot. This disability feature applies to all existing industrial policies of this company in full force on January 3, 1916, and upon which there is no default in the payment of premiums, but only as to disability occurring on or after January 1, 1916.

The company will pay annually, commencing not later than the fifth year, a part of the weekly premiums. This is the practical benefit of mutualization. This distribution of surplus earnings will apply after January 1, 1916, to all industrial policies of the company that will then have been five years or more in force except policies issued in exchange for lapsed policies or policies carried under the extended insurance provision.

It is believed that these new policies will reduce lapsing and improve the quality of the risks.

Life Men Not Entirely Frank

The Los Angeles Life Underwriters' Association has been printing in a daily paper a series of articles favoring life insurance. The one before us appeals to the young married man with a mortgage on his new bungalow. The advantage of a life insurance policy equaling the mortgage is urged. The young man with a wife and children is urged to protect them with an "ordinary" policy for say \$5,000, "costing about \$100 a year," but he is not told of a cheaper policy more nearly meeting his particular mortgage need, a renewable term policy. The young man with such a mortgage must pay say \$625 a year on principal and interest and keep his fire insurance in force.

The additional burden of \$100 to \$120 a year to cover the small liability of death in the mortgage period, and a decreasing indebtedness, is an additional burden the young family man will not be tempted to take upon himself.

The Postal Life has reduced rates 10 percent, besides giving 9½ percent dividends.

The Manufacturers Life of Canada will soon have its place in the Sun.

The California Standard Life, which has been selling stock for nearly four years, has eaten up half its book receipts and has only some \$88,000 cash and notes, an average net production of less than \$2,000 at a cost of about \$1,200 a month.

Manager Hathaway reports a record-breaking year in his department of the Mutual Life.

Manager Holman of the Travelers has a dispatch showing maximum \$75,000,000 new paid for life business written by his company last year, and an excess of \$3,000,000 which the New York department will allow the company to accept, making \$78,000,000, a gain of \$18,000,000.

The Travelers' new life manual takes the place of all previous manuals and rate books. Rates remain the same, except for pension insurance, which costs less for younger ages and more for older.

LIFE, CASUALTY, ETC.

Sued to Recover \$105,000

The former president and vice president and manager of the Pacific Coast Casualty, Edmund F. Green and Marshall A. Frank, were on January 18 sued in the superior court of San Francisco, for the sum of \$105,000, alleged to have been secured by "cheating and defrauding" certain men who bought capital stock of the company, to wit: Geo. W. Turner, Cutler Paige, T. L. Miller and Kirkham White. Some 1,500 shares were bought by the plaintiffs on January 20, 1913, at \$150 a share. They allege that the stock was then worth not over \$80 a share. This suit has been "brewing" for some time.

Frank came hurriedly back from Europe. He had to. He has since organized the California Casualty Co.

The complaint says Frank and Green produced a false statement of the company's financial condition and assured the plaintiffs that a certain bank in the city would lend \$125 a share on the stock.

Can the plaintiffs, if given a judgment—which we are sure they are entitled to—can they collect anything from either Frank or Green?

Not Liable for Accident to Speeders

The California accident commission awarded the widow \$5,000 but the supreme court annulled the award. The court found that Head, head of the Head Drilling Co., killed in an automobile accident near Bakersfield was guilty of "willful misconduct." He was traveling in one of the company's automobiles, on company business, trying to "catch a train." Entering a sandy stretch of the road, the machine capsized, killing instantly the unfortunate president and manager of the drilling company.

The court found that the deceased insured was speeding as fast as a "stop-at-every-station" passenger train, as much as thirty miles an hour, "contrary to the law of the state."

Is Any Automobilist Insured

On stretches of good roads every automobilist with a spark of ginger speeds up occasionally, and beats the local train running a few yards away. He breaks the state law for a mile or more. But the California supreme court rules that such violation of the speed law constitutes willful negligence which vitiates any accident insurance if an accident occurs.

Our great life insurance company, the Mutual Life of New York, has paid \$557,000,000 death claims, and \$150,000,000 matured endowments. For the four weeks ending November 13 this company paid 464 death claims, or 11.6 a week, for a total of \$1,686,177.62. The return over premiums paid by the deceased policyholders was \$886,154.63, or more than \$2 benefit for every \$1 premium.

In the four weeks mentioned above, the Mutual Life paid one death claim, on the life of a banker, for \$72,791. Among the claims paid were these: San Francisco, Henry Kahn, \$9,319; Los Angeles, Thomas J. Conaty, \$27,304. Edward W. Coit, \$10,050; Palmdale, John G. Ritter, \$8,387; Fresno, John S. Jones, \$5,036; Albuquerque, M. W. Flournoy, \$5,000; Salt Lake City, Frank Knox, \$27,000; Seattle, John Lindh, \$10,046.

The new annual dividend 20-payment life policy of the Pacific Mutual Life provides also accident and health protection. Extra accident and sickness indemnities on weekly basis and a total (extra) equal death benefit if the insured loses eyesight of both eyes, or has two limbs amputated or dies as the result of accident. It is an extraordinarily liberal contract.

An Illinois company advertises for names of prospects and promises a commission per \$1,000 thereby written.

The insurance business is no place for a thin-skinned sensitive.

MISCELLANEOUS

Salvage on Fidelity Claims

From Fidelity & Casualty Bulletin

When a surety company makes good to the holder of its bond the amount that the person bonded has stolen, the surety company considers that it has a valid claim upon the defaulter for the amount so paid; and it keeps close track of the defaulter, and pursues him relentlessly, if he gets back upon his financial feet, and forces him to satisfy his claim. Sometimes surety companies are criticised for taking the course described. It seems to be thought by the critics that, having received a premium for guaranteeing the man's honesty and thus, as it were, taken a sporting chance, the bonding companies ought to play the game consistently and call everything off as soon as claims are adjusted.

Salvage Half

It seems to us easy to see that it would never do for surety companies to act upon any such plan as this. There is no doubt that frequently bonded persons, when perilously near the brink of wrongdoing, are kept from falling over by their certain knowledge that the surety company would pursue them to the bitter end if they should yield to temptation. It is certain, too, that even on the basis of present loss ratios fidelity rates would need to be vastly increased, if the companies were debarred from making recoveries. In our own case—and we suppose the experience of other companies to be similar—our salvage on fidelity claims in normal years amounts to about half our losses. These gross recoveries, however, are subject to considerable reduction on expense account.

Corporations with Souls

There are occasions, of course, when it would be little less than cruel, even if strictly legal, for the surety company to enforce its claim against the defaulting principal; but fidelity adjusters know how to temper the wind to a shorn lamb, and in practice they are continually doing it. It is

not so widely believed now, as it used to be, that corporations have no souls; and the belief would be still further shattered by the disclosure of the secrets embodied in the fidelity-claim papers of many bonding companies.

The Travelers wrote total accident and health premiums of \$4,900,000 in 1915, a gain of over \$108,000. Liability and compensation premiums over \$10,200,000, gain over \$330,000. Total income, over \$30,700,000, gain over \$1,700,000.

The Fidelity & Casualty Monthly Bulletin prints a list of 54 American casualty companies which have retired (including three Canadian). Retired from the Pacific West are—

American Life & Accident, Portland.

British Columbia Accident & Employers' Liability, Vancouver.

International Casualty, Spokane.

Pacific Surety, San Francisco.

Union Guarantee Ass'n, Portland.

There should be added to this list three more companies from San Francisco—the Universal, which lasted only a few days; the Western Surety, which wrote only one risk and was suppressed; and the Western Casualty & Surety, or some such name, which lasted several months. Virtually all these companies were too "free writers." It never pays to monkey with rates based on experience.

They do say that Gov. Johnson, in the Salt Lake company case, called the California commissioner down real hard.

Warren Hilleary, for two years superintendent of the Royal Indemnity's accident prevention division in this field, has been appointed to a head office position in New York and departs on January 15. His successor is Neil Cleveland, a University California graduate and a mechanical engineer.

Employers' liability rates on brewery workers in Missouri have been reduced 35 percent, accidents being few.

Pacific Coast Casualty Increases Its Premium Income

In 1914 the premium income of the Pacific Coast Casualty was \$390,700. The company was pruning business then, and wisely too. In 1915 it wrote \$534,681 premiums, a big gain of about \$144,000. Strong and competent men, of good reputation, are now operating the Pacific Coast Casualty Co.

Annual Meeting of Pacific Coast Casualty Co.

The number of directors was reduced from eleven to seven. Officers and directors elected were: Officers—Thomas L. Miller, president; Kirkham Wright, vice president and treasurer; Allen I. Kittle, secretary; W. R. Rice and Charles T. Cutting, assistant secretaries. Directors—Frank P. Deering, W. P. Johnson, Allen I. Kittle, T. L. Miller, Cutler Paige, George W. Turner and Kirkham Wright.

The Pennsylvania state compensation Fund offers to coal miners at 10 percent less than any stock companies rates. The tyrannical politicians have enacted a law placing a lien on the property of all employers not insured in the job-making Fund, which does not guarantee to pay claims in full.

A boy employed at a colliery threw a stone at another boy, causing him to lose an eye. The county court Judge held the employers liable for compensation, but this finding was reversed by the court of appeal, on the ground that the accident did not arise from the employment. The boy (through his next friend) appealed to the House of Lords, and the employer was held liable.—Policyholder, England.

The United Railroads of San Francisco in 1915 paid for injuries and damages \$175,065 or 2.16 percent of the total receipts.

The United States Surety has secured authority to seek and sell suckers in California. Good luck!

Thirty-four states and territories of this union (nation?) have passed workmen's compensation laws.

San Francisco Life Men Banquet

Field men in life insurance, in San Francisco, also have their Underwriters' Association, and it like that of the fire men is composed of agents and managers. Last night they met and talked and feasted in their annual gettogether. Among the speakers were Manager George B. Scott of the Metropolitan and Supervisor W. F. Heron of the Fidelity Mutual. New officers were elected: president, George Leisander, manager of the Germania Life; vice president, O. O. Orr, general agent of the Prudential; secretary, W. C. Palmer, of the Provident. The executive committee selections were H. R. Hunter, J. B. Thomas, A. A. Fiske, and S. B. Thompson.

Big Year

The Northern Life of Seattle reports the biggest and best year in its history. New business applied for was \$4,200,000.

J. S. Russell, formerly of San Diego, is promoting a vending machine to sell accident policies. The Occidental Life of Los Angeles will probably issue the policies, which will cover accident liability one day for 5 cents.

The Fidelity and Deposit has discontinued writing compensation business in several of the larger states and probably will discontinue in other states.

The National Surety has passed the American Surety and is now the largest company of the kind in the world, with the largest policyholders' surplus.

Insurance companies in California pay \$813,494 corporation franchise taxes.

The Home Life of New York wrote \$15,000,000 new business last year.

Died.—Dr. Frank G. Mason, chief adjuster for the Pacific Mutual Life, died at Chicago on December 22. He had been with the company for more than twenty years.

The New Amsterdam will again increase its capital, to \$1,000,000.

A life company official change is rumored in San Francisco.

Coast Fire Loss Ratio

Coast loss ratio average for \$21,500,000 premiums is 54.0 percent.

**Home of New York
Pacific West Business**

	Premiums	Losses Incurred	Losses Paid
Alaska	\$ 9,646.13	\$ 7,202.27	\$ 3,802.27
Arizona	47,067.26	58,136.99	60,443.17
British Columbia	82,168.54	18,926.68	33,295.82
California	985,218.47	426,059.38	426,481.43
Colorado	174,144.05	140,676.85	134,156.28
Idaho	84,787.04	37,664.37	36,822.68
Hawaii	18,671.98	. . . . .	. . . . .
Montana	183,980.85	82,225.98	78,684.83
Nevada	18,895.29	11,348.62	7,937.33
New Mexico	24,469.93	10,997.60	13,089.48
Oregon	121,406.60	73,157.97	73,185.58
Utah	57,721.34	17,694.85	36,068.28
Washington	209,465.21	108,576.92	104,021.32
Wyoming	22,769.10	20,999.76	20,245.11
	<hr/>	<hr/>	<hr/>
	\$2,040,411.80	\$1,013,668.24	\$1,028,233.58

**Big Fire
in Scandinavia**

Bergen, Norway, January 15. — Tonight this peninsular seaport city of 100,000 inhabitants is burning in its warehouse and mercantile section. The weather is cold and a gale is blowing.

Bergen, January 17. — The fire Saturday night destroyed nearly or quite 400 buildings, including living-houses. Some of the largest warehouses and contents were burned. The total damage is estimated at \$9,300,000 kroner (\$19,000,000).

Companies possibly interested directly, with reinsurers, are the Svea, Norrland, Nye Danske, Skama, L'Union, Allmaenna, Yorkshire, Sun, North British & Mercantile, Phoenix Assurance, Norwich Union.

Copenhagen, Jan. 22, 3:35 a. m.—The old Norwegian town of Molde, on the Bay of Molde, to the southwest of Christiansund, is threatened with destruction by fire. The flames are being fanned by a high gale.

Atolia, Randsburg, Cal., Jan 24. — The new mill of the Atolia Mining Co. was burned tonight. Loss probably \$130,000. It was the only reduction plant for tungsten ores on this Coast.

**Corbet Succeeds
Manager Lermitt**

As expected, J. C. Corbet has been appointed manager of the Western department of the Northern at Chicago. Manager Corbet has been assistant manager for some years, under G. H. Lermitt who recently died.

**New British
All-In Policy**

The British Dominions General Ins. Co. is issuing a household policy known as the "all-in" — which term has not the same meaning in America. "All" household liabilities are included. The policy covers as follows:

Fire—Loss of Rent—Burglary—House-breaking—Larceny and Theft—Employers' Liability—Bursting of Water Pipes and Apparatus following Frost—Storm—Flood or Tempest—Explosion of Gas or of Domestic Boilers—Mirror Breakage—Public Liability—Linen at Laundry—Lightning—Thunderbolt—Subterranean Fire—Earthquake—Riots—Strikes—Insurrection—Civil Commotion—Effects removed while on Holiday or in Store—Effects of Family, Guests and Servants—Cash and or Banknotes up to £25.

When no claim is made, policy is renewed every 6th year free.

Effects removed elsewhere in the U. K. are covered; motor cars are not.

This company has \$1,908,900 paid-up capital. It advertises: "total security including premium income exceeds \$8,500,000."

The premium rate is "5 shillings percent," which seems very low for the protection offered.

"Crimes, Criminals, Causes" — by William Sexton — is a forceful, original and characteristic paper of 16 pages, presenting queries and suggestions on subjects of great concern to society. The veteran author will mail copies to his friends and acquaintances and to public officials whose opinions he invites.

Big Fire and 40 Below

Special Exclusive Dispatch

Benton, Mont., Jan. 13. — The general grocery, furniture and clothing stock and store building of the T. C. Power Company was destroyed by fire today. The loss is estimated at \$90,000. The insurance was about \$75,000. Firemen worked ten hours in a temperature that ranged from 30 to 40 degrees below zero before they extinguished the flames.

Damage Suits Abolished in Washington

Special Exclusive Dispatch

Seattle, Jan. 17. — The national supreme court today ruled that our state workmen's compensation law abolished all damage suits by workmen in hazardous employment covered by the law, whether against employers or third persons. This decision upholds that of the federal district court and reverses that of the circuit court of appeals. Compensation laws in other states may be affected.

Fire at Visalia, Cal.

Special Exclusive Dispatch

Visalia, Jan. 10.—Fire possibly from an overturned lamp in a Japanese lodging-house at 6 o'clock tonight, destroyed six business houses of the Oriental quarter, together with the buildings of the Auto Hardware Company, causing a loss estimated at \$65,000, with \$30,000 insurance. Explosions of dynamite and giant powder in a Japanese shop spread the flames rapidly and only the most strenuous work of the fire department saved the entire east side business district from destruction. Two Japanese lost their lives.

The Auto Hardware Co. building, at East Center and North Garden sts., belonged to Martin & Dudley. The fire department saved the Harvey house. All the occupants of the burned buildings were Japanese. The dead are a mother and son. There was some dynamite and ammunition for hunters, and the explosions made work hazardous. The buildings were insured for \$20,000.

Dairy and Cattle Burned

Special Exclusive Dispatch

Portland, Or., January 12.—Twenty-eight valuable dairy cattle and one horse were burned to death in a fire which destroyed the Irvington Dairy barn at 725 Fremont street last night, causing a loss of \$4,500. The barn and livestock, which were owned by L. A. Grimm and E. J. Bruns, of the Irvington Dairy Company, were insured for about \$3000. The fire had a long start when noticed. Two carloads of hay and grain burned.

Salt Mill Burns Down

Special Exclusive Dispatch

Mount Eden, Cal., Jan., 12. — Fire early today destroyed the large four and a half story mill of the Oliver Salt Works a mile from here, in Alameda county, causing a loss estimated at \$25,000. These works had been in operation many years. Salt was made from tide water. The owners are the E. A. Oliver & Co. Twelve warehouses and the new potash plant were saved. Fire started among sacks in a pile on the second floor, but the cause is not known. The private fire apparatus did some good work.

Fire and 30 Below Zero

Special Exclusive Dispatch

Great Falls, Mont., Jan. 11—Fire caused \$25,000 damage to the Daly hotel and a grocery store here today. Of the 50 persons in the hotel four, including a woman escaped scantily clad by sliding down a rope fire escape. The temperature at the time was 30 degrees below zero.

Salt Lake City. — W. H. Bywater has been re-appointed chief of the fire department.

Oakdale, Cal., Jan. 10. — Our volunteer fire department is preparing to buy an auto fire truck out of its private funds.

Now Portland, Or., is facing a water famine. Seattle is said to be out of danger.

THE HOME INSURANCE COMPANY

Nearly \$38,000,000 Assets; Over \$19,500,000 Policyholders' Surplus

The preliminary statement of the Home Insurance Company of New York indicates a very prosperous year, with the largest gains in assets and premium reserve. It is evident that much new business has been written and that the year 1915 netted a handsome underwriting profit. The net surplus and the premiums have been increased very notably.

The cash assets have reached the imposing grand total of \$37,982,744, continuing the Home's high leadership in this particular. This is a gain of \$2,669,205 over the total a year ago.

The cash capital is \$6,000,000, and the voluntary reserve as a conflagration surplus is still \$2,000,000. The two combined make a cash capital—equivalent of \$8,000,000.

The net surplus over these two cash items is \$11,536,177. This is a gain of \$832,703 in the year. The surplus as regards policyholders is \$19,536,177, in which respect the Home is also preeminent.

The Home now writes thirteen forms of indemnity, to-wit:

- Fire in all branches;
- Marine, inland and ocean;
- Automobile,
- Commissions,
- Hail,
- Parcel-Post,
- Profits,
- Registered mail,
- Rents,
- Sprinkler leakage,
- Tourists' baggage,
- Use and occupancy,
- Windstorm.

In the Pacific West last year the Home wrote \$2,040,412 premiums, as against \$1,684,276 in 1914. These figures, we assume, include those of a reinsured company.

Pennsylvania Fire

Edward T. Cairns has been elected vice president of the Pennsylvania Fire Insurance Company to succeed John L. Thompson, who retired on January 1, after a continuous service with the company of fifty-one years, beginning in 1864 as a clerk and over twenty-five years as vice president.

Mr. Cairns is a native of Boston, beginning his fire insurance career in New England. He joined the North British & Mercantile general agency in New York city as assistant to Everett U. Crosby. Vice President Cairns will take entire supervision and control of the company's agency work.

United States Fire Losses

Fires, as reported in the newspapers and compiled by the N. Y. Journal of Commerce, caused a property loss of \$182,836,000 last year, in this country and in Canada. This is nearly 23 percent decline, and if approximately correct indicates a loss ratio of only about 45 percent.

Seattle.—The Rainier-Grand hotel has changed ownership.

Portland.—The big Multnomah hotel is in a receivership.

San Jose, Cal., Jan. 24.—Edward Haley, chief of the fire department, appeared before the grand jury today. So far no evidence has substantiated the insurance men's charge that an arson gang is in existence here. There appears to be some ado about little or nothing.

Park City, Utah, Jan. 19. — The Dewey theater collapsed last night. The building had not been deemed safe. Loss about \$7,000.

Naturally. — Long Beach, Cal., is surrounded by water.

1853—THE LARGEST FIRE INSURANCE COMPANY IN AMERICA—1916

THE HOME

Insurance Company

No. 56 Cedar Street

NEW YORK

ELBRIDGE G. SNOW, President



STATEMENT, JANUARY, 1916

Cash Assets, January, 1916	\$37,982,743 93
Reserve as a Conflagration Surplus	2,000,000 00*
Cash Capital	6,000,000 00*
All other Liabilities	18,446,566 68
Net Surplus	11,536,177 25*

**Surplus as Regards Policyholders,
\$19,536,177.25***

ALL BRANCHES OF FIRE INSURANCE

AUTOMOBILE, COMMISSIONS, HAIL, MARINE (Inland and Ocean),
PARCEL POST, PROFITS, REGISTERED MAIL, RENTS,
SPRINKLER LEAKAGE, TOURISTS' BAGGAGE,
USE AND OCCUPANCY, WINDSTORM.

Agents in Every City, Town and Village in the United States
and its Possessions.

CONFLAGRATION PROOF.

Clinkscates**Dead**

News is just received of the death of J. H. Clinkscates, independent adjuster, whose residence in recent years has been at Encanto, San Diego county. Mr. Clinkscates was for many years a special agent, and for several years was field man for the Phenix of Brooklyn, under Manager Olds.

Transfer of**General Agency**

The Caledonian, Aachen & Munich and Caledonian-American Coast general agency will on February 1 be placed with George O. Hoadley, who represents the American and Camden.

A. C. Olds, for some years the manager for the Caledonian and Aachen & Munich in this field, becomes assistant to Mr. Hoadley.

T. H. Williams, the present assistant, retires. Being a good underwriter, with a wide circle of acquaintances, Mr. Williams should not be long in making a new and satisfactory connection.

The two offices, thus to be merged, comprise five companies and two underwriters agencies, with jointly \$779,000 Coast premiums.

Cyclopedia of**United States Insurance**

This is an annual for bright men in the business—no dull men need apply. The price is \$3. Established in 1891 by H. R. Hayden. The publisher is R. B. Caverly, The Insurance Journal, Hartford, Conn. There are two sections—fire and marine and life and miscellaneous. Total pages, from A to Y, and A to Z, 543. Persons, corporations, associations and legislations — all needful about them, for your instruction and behoof.

Seattle Water**Pipe Breaks**

Breaks occurred in the Cedar river pipeline, resulting in a "water-famine" in one large Seattle district, and a ban against the wuse of ater for commercial purposes for

several days. The water department prepared to pump from Lake Washington into the mains. Air valves on the pipe line froze. Crews worked at night making repairs. The reservoir supply ran low, and water for elevators and laundries was shut off.

Death of**Ex-President Moore**

George Alden Moore, for many years president of the Pacific Mutual Life, and one of the organizers and the first president of the West Coast Life, died in Alameda, Saturday, January 8. He was 82 years old. Interment in Woodlawn cemetery.

Several and**Sundry Items**

Santa Ana, Cal., Jan. 14.—Mac O. Robbins has been appointed to serve on the committee on legislation of the National Association of Insurance Agents.

Williamson and Banta, at Napa, charged with burning hay, have been bound over, for trial.

Marine.—The United States circuit court of appeals at San Francisco, January 10, five years after filing of salvage suit, affirmed the decision of the district court at Honolulu, which cut down the awards to two salving steamship companies, the Inter-Island and the Miller, the former from \$19,000 to \$12,500 and the latter from \$8,000 to \$6,500. The suits were against British ship Celtic Chief, which was pulled off a coral reef, Dec. 6, 1909. The cargo was valued at \$111,000.

The Hyades dropped anchor off Port Allen at 8 a. m. Christmas day. She was unable to land her cargo because of the heavy surf, and Capt. Rind decided to await more favorable conditions. Soon after 10 p. m. Third Officer L. Sasfron, who was on watch, was attracted by distress signals being sent up by the Ivanhoe. The crew of the windjammer was shooting off rockets and had set a barrel of tar on the after deck afire.

CHIPS

—\$100 Reward

We print in this issue a number of "special exclusive dispatches." We boldly offer \$100 with no strings attached to any measly contemporary who can prove to our satisfaction that these dispatches were never sent by wire, or at least "as far as related to the news" in each. We will undertake to print more than one "exclusive special" a week.

—Annual Meeting in February

The Fire Underwriters' Association of the Pacific meets in 40th session in San Francisco on February 8 and 9. President Blanchard has prepared a pleasing program with contributions dealing with timely topics.

—Rudolph Herold Jr. Weds

The former harbor commissioner and former secretary of the Underwriters' Fire Patrol and former Coast manager for the Hamburg-Bremen Fire, Rudolph Herold Jr., was married on January 18. The bride is Mrs. Edie W. Gonzales, widow of Don Mariano Gonzales of Monterey. Bride and groom will spend the honeymoon in the Islands. Herold is a successful insurance broker, and now he wouldn't accept the offer of the position of manager if it were tendered him on a gold platter.

—Eyethames

Our editor is accused of being Black Bart in disguise.

The Fire Association and Philadelphia Underwriters (Frank M. Avery, manager) are moving into 242-244 Sansome street.

Vice President Palache of the Hartford Fire will soon visit San Francisco.

The Cannery Exchange Subscribers at Warner Inter-Ins. Bureau has an "attorney" working the cannery men in San Francisco—Alaska canneries preferred. Like the one that failed in San Francisco, this speculation professes to limit expenses of management to 20 percent of the premiums. That "blue sky" affair in San Francisco ran the expenses up to 63 percent. Board companies make the rates and "Warner, Inc.," copy them and promise dividends. As high

as 7 percent, it is said, has been returned to trusting subscribers, which is a mighty small dividend for the risk of loss and lawsuit.

—Extraordinary Rainfall on Coast

The present "rainy season," notably in California everywhere, "beats all." In the vicinity of San Francisco the rainfall has already exceeded 21 inches, a total more than double normal and twice that of last year for the same brief time. Reports of excessive rainfall also come from the entire Coast region. Centralia, Wash., is so deep with water that automobiles cannot be operated. Between it and Chehalis the railroad track is flooded to within a few inches of the "railroad crossing" signs. Floods everywhere and the worst is yet to come. Certainly, crops should be good this year—if the farmers are able to plant.

—Private Garages

Nearly all the new houses and many of the new flats and apartment houses in San Francisco have garages beneath. There are thousands of them. Chief Murphy's men are now inspecting them. He will ask the supervisors for an ordinance requiring them to be sheathed with asbestos and corrugated iron. It is suspected that the gasoline storage ordinance is frequently violated. So far there have been no serious private garage fires in the city.

—Good Work

The Fire Underwriters Insp. Bureau on Jan. 21 issued a special report on 107-9 Jackson st., Seattle—on building and contents. Fire and water damaged hemp stretched about for drying. Drum coal stoves burning on every floor. On January 26, same conditions, building burned.

—Items

G. F. Guerraz, special agent for the Liverpool & London & Globe at Seattle, is visiting San Francisco.

The Peerless Fire of Waco, Tex., an Arizona incorporation for stock selling, is threatened with an ending before a beginning, being alleged insolvent.

Send to Coast Review for Index 1915 if you bind.

CHIPS

—Life Items

There is some concern in the interior of the Western States Life, we hear—over a declining surplus and a high expense ratio. At the semi-annual meeting in July the net surplus had made a big drop to about \$40,000, it is reported; and the showing of January 1 may be no better or worse. This company publishes a boastful summary of assets and business but says nothing of its sheet-anchor surplus. The total assets have passed the total with which the company began business, but to secure the business now on the books and pay organization 40 percent expenses about three-quarters of a million dollars have been expended. Par value of stock, \$10; bid \$7 and a fraction.

The actuary of the Wisconsin ins. dept. says the state life ins. fund cannot be made a success without the employment of agents. He recommends that the little business now on the books of the fund be reinsured.

—Bluff Called

Our w. c. contemporary has not accepted our challenge. It has not published a facsimile of its solitary "special exclusive dispatch" together with the faked dispatch as printed "from Chicago." And it has failed to send us the "\$100 offered." Phoney money or attached?

—Oroville Fire Protection

The basis rate in this California mining town was increased from 73 to 82 cents on account of a five years' bad loss record of nearly 20 points above normal. There was, of course, a pronounced protest. W. S. Du Val and R. L. Rowley of the Board of Fire Underwriters braved storm and flood and went up to Oroville to enlighten the inhabitants on the beauties and exact justice of schedule rating, as based on the fire hazard and inspections. Water pressure in Oroville in summer is insufficient. A drop from 62 to 21 pounds is caused by opening two valves. The Board men recommended non-interfering fire alarm-boxes, more hydrants down town, a pumping engine to increase the water pressure, and the improvement of all individual risks. That's all.

—Fire

John T. Fogarty, assistant manager of the Pacific department of the Royal Ins. Co., has again been elected head of the fire commission of San Francisco.

The control of the Girard F. & M. has passed to the Firemen's. The buyers have an option on more than half of the stock and are ready to buy all at a good figure. The Girard shares have been quoted at an advance for some time. Edward E. Potter & Sons represent both companies. President Gratz, is reported, will continue with the Girard.

Manager Burns Macdonald of the Hamburg-Bremen has recovered from a case of pneumonia.

The Insurance Co. of North America now has \$20,838,450 assets, a big gain of \$2,200,000. Premiums increased, adding \$330,000 to reins. reserve fund. Net surplus raised to \$5,000,000.

Seattle.—John C. Coart has been appointed a member of the executive committee of the National Locals.

The Aetna had a fine '15 year, with increased premiums and low losses.

New Jersey people are still trying to get control of the People's National, with a view to consolidating it with some other company. Some of these people are dissatisfied stockholders.

Ex-Manager Bliven is suing the Columbian National Fire for \$15,000, alleged due him under contract for four years at \$25,000.

Oakland.—On 12th street there is a "fire account of underwriters" sale at bargain prices, of the Morris hardware stock from Los Angeles. It appears that it could not be sold in that "largest city west of Chicago," and so the slightly marred hardware stock has been shipped to this little city. How the hardware merchants here must love the underwriters!

Albany, Cal., Jan. 19.—A poor man here, to keep his family from starving and eviction, insured his household furniture for \$500 and set fire to the rented house. The fire was extinguished and he is now in jail.

CHIPS

—The Fire Association of Philadelphia

This old company, represented by Frank Avery, will hereafter write sprinkler leakage, inland and ocean marine, automobile and other branches.

—Plate Glass Breakage

The recent big windstorm broke many panes of plate glass in Coast cities.

—Electric Signs Damaged by Wind

An all night gale in San Francisco last week tore down some big electric signs, notably one on top of the 12-story Hewes at Sixth and Market. It was thrown over the side and hung crest-fallen on the cornice. The big Prudential sign two blocks below was not damaged. Many ten-foot bill-boards flattened out and in one instance killed a passer-by.

—Compensation

At the laundry company's request a claim for damages for injuries was reviewed by the California state industrial accident commission. The woman was injured by a laundry mangle. She sued for \$20,000 damages. The accident board awarded her \$900. This sum was raised to \$1,400 by the superior court. Judge Hunt later ruled that claimants must abide by the accident board's awards as revised by the court.

—Accident

On the same day, in cities opposite on the bay, two men in automobiles were injured, one fatally, by their autos running away, down hill, into a telegraph pole. Blessed is the man who can but does not own a naughty-mobile.

—Stockton Appointment

Peters - Wolf - Dohrmann, the well known Stockton insurance firm, have been appointed general agents of the Globe Indemnity Company.

—Surety Company Refuses to Pay

J. S. Van Loben Sels, a San Francisco contractor, failed because of a sewer collapse. The Loop Lumber Co. sued to recover from his surety, the American Surety Co. The accident occurred three years ago. The insurer has steadily refused to pay the claim. The case is now in the California supreme court.

—Surety

The first assist. postmaster general is dissatisfied with the postoffice experience with surety companies. Legislation for the creation of a government surety fund is therefore asked. The government official says that the companies have "a ring," which fixes the rates and refuses to bond certain contractors. He criticised particularly the American Surety Co. as controlling the screen wagon bonding business.

—Joke on Visalia

Owners at Visalia, Cal., are spoiled. After several "open" years, rates are restored. The insured treated the restoration as "an advance" in rates and held a meeting of protest. Just as a speaker was bombing the insurers and proving that there was no danger in Visalia, the fire alarm bell sounded. A few minutes later an entire block was in ashes. The fact is, that in some respects rates are lower than before the "break" of six years ago.

—Postal Information

In postal information on page 12 note, if you preserve, that the limit of size of parcels has been changed to 84 inches length and girth combined. If you don't bind, cut out and post up our summary.

—Miscellaneous

Helena, Mont. Jan. 20.—The annual meeting of the Western Accident & Indemnity all the officers were re-elected. Claims for the year were only 6 percent of the premiums, including one large accidental death. No surety, fidelity or burglary losses. Three more states will soon be entered.

C. O. Hawley, manager for the Agency Co., in Alaska Commercial bldg., will be transferred to the home office of the Guardian Casualty Co., Salt Lake City, before February.

Paso Robles, Cal., hotel remains closed, because of the "dry" weather.

If we do not serve you well, write and tell us wherein we are deficient.

Seattle.—Walter C. Henry advertises his agency as "financially and morally responsible."

If you are a true friend, go to the man with your criticism and not to others.

Holiday Acknowledgments

Calendar from M. Thompson & Co., insurance brokers.

From General Agent George H. Tyson a neat bound vest-pocket note book, with the compliments of his company.

This year's Fireman's Fund's Christmas greetings are in the usual silver trade-mark medallion on a handsome metal match box for chain and pocket.

A beautiful embossed leather pocket-book for cards and currency, with greetings and best wishes of the Springfield F. & M. Ins. Co. and Geo. W. Dornin, manager, and John Cushing Dornin, assistant manager.

Geo. B. Scott, manager of the Metropolitan Life Insurance Company.

Capital Fire Insurance Company, H. C. Muddox, president.

From the Pacific department of the Liverpool & London & Globe Insurance Company, with facsimiles of signatures of Manager Fabj and Assistant Manager Anderson.

J. D. Cunningham and the Glens Falls Insurance Company send us "kindest thoughts and best wishes."

From C. I. D. Moore, secretary of the Pacific Mutual Life Insurance Company at Los Angeles, we have an attractive folder card eulogizing the institution of life insurance and wishing us the usual joys of the season.

Forrest F. Dryden of the Prudential Insurance Company has a decidedly distinctive folder card. It is of a cream-tinted thin Japanese paper with deckled edge. The indispensable rock of Gibraltar in colors further adorns the Prudential's message of good will.

Robert J. Giles, secretary and general manager of the Occidental Life Insurance Company, Los Angeles.

Geo. T. Dexter, second vice president of the Mutual Life Insurance Company of New York.

Edwin G. Ford, Seattle, Wash.

THE SCHOOL FOR SALESMEN

OF THE

Pacific Mutual Life Insurance Company



Organized 1868

Assets,
\$32,604,612 00
Capital and
Surplus,
\$3,989,846 00

offers, free of cost, instruction and direction to prospective and new agents, and gives them the right start in an attractive and remunerative business with an experienced and successful Company.

For full information write the Company at
LOS ANGELES, CALIFORNIA

Holiday Acknowledgments

The Pacific Mutual Life's 1916 calendar has a big tree carrying 365 dates. We once drove through the heart of that tree with a coach and six and a headache.

From H. Mackenzie, adjuster of fire losses, Vancouver, B. C., a neat plain white card, gilt-edged, with the year's greetings engraved upon it.

The Metropolitan Life Insurance Company of New York wishes us the joys of the season by means of a card bearing a picture of the home office building, and further adorned by a sprig of red poinsettias.

Home Insurance Company, Honolulu, Hawaii.

Richard T. Archer, insurance adjuster, Los Angeles, sends his Christmas greetings by means of a neat engraved card festive with a spray of holly.

The card of Frank L. Gilbert, vice president of the National Surety Company, is very Christmassy with holly and red berries. An American eagle surmounting "the world" sets off effectively the company's holiday greetings.

The Prudential girl is prettier than ever this year. She wears a plain little pink sailor blouse tied with a black bow and is hatless. Many an insurance man when working out some knotty problem will look up to her bright face and be inspired anew to greater effort by this girl who comes each year to visit him. Send a cent to the company for a copy.

The memo-book from the Atlas Assurance is small, compact and very convenient.

New York Insurance Report, Part V Miscellaneous, 1915. Compliments of Jesse S. Phillips, Superintendent of Insurance.

Democracy as Sovereignty, an after dinner speech delivered before the Chamber of Commerce of the State of New York on Nov. 18, 1915, by Darwin P. Kingsley.

Pacific Fire Manual, revised, 3-colored diagrams, \$1.25, at office of Coast Review. Mutual leaflets enclosed.

Gearhart, Or., Dec. 21.—In a 72-mile gale the Gearhart hotel was destroyed by

fire. It was a summer resort. The loss is \$80,000, partly insured. Fire started in the boiler room. The gale carried burning brands, and even large burning timbers, far inland. Seaside town fire apparatus arrived too late to be of service.

Bella Vista, Shasta co., Cal., Nov. 27.—Phil Stanford's saloon, 1 mile west, burned at 2 a. m. Insurance \$600.

FIRE AND AUTO SPECIAL

"Experienced fire and auto special wants position. Can prove ability to build up your business. Some office needs this man and can reach him by writing to Box 21, Coast Review."

WHOLE or HALF

Interest in

**CALIFORNIA LOCAL AGENCY
WANTED**

Address, confidentially, with some particulars, the EDITOR of the
COAST REVIEW

122 Halleck St.,
San Francisco

COUNTRY DISTRICT INSURANCE MANAGERS

LOCAL AGENTS, ETC.

Are you now making \$100 a week or better? If not write to us. We will be glad to forward you details of best selling proposition on the market with names of country district insurance managers who have netted that amount and upwards with us from the start. **It will pay you to investigate.**

GIFFIN SALES COMPANY,

Humboldt Bank Building, - San Francisco

Arlington, Wash., Jan. 18.—Opera house burned this morning. Fire started where furniture was stored. Owner, Odd Fellows order. Loss \$8,000, insurance \$3,750.

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1915) . \$10,187,030

NET SURPLUS, " . . . 4,021,442

E. F. BEDDALL N. S. BARTOW
President *Secretary*

GEO. W. BURCHELL
Vice-President

Gross Assets ^{JAN. 1} 1915 \$112,379,527

Exclusively Fire Assets 49,393,130

Net Surplus - - 19,820,321

Losses Paid - - 274,533,870

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager

J. J. ATKINSON, Sub-Manager

LIVERPOOL, ENGLAND

DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta,
San Francisco, Montreal.  Agencies in all principal Cities and Towns



ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING. SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston
J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred,
J. H. Banks, F. J. Perry, J. T. O'Brien, R. S. Folger, Matt B.
Evans, C. A. Luhrs (automobile).

FIRE

Rigby, Idaho, Jan. 19. — The flour mill belonging to the Rigby Milling company half mile from here, burned to the ground today. The plant was valued at about \$18,000. About \$10,-

000 insurance was carried. F. P. Robert of Rigby was the principal owner. The chemical engine from Rigby saved the warehouse and flour contents. A strong wind was blowing and the flames were under full headway before the fire was discovered.

West Coast - San Francisco Life Insurance Company

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY—TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS**. Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

MORE AGENTS WANTED

HOME OFFICE--- West Coast - San Francisco Life Building, San Francisco, Northwest corner
Pine and Leidesdorff Streets

A Substantial City Producer Wanted

By one of the Leading
Eastern Life
Insurance Companies

Particulars of the Editor of the Coast Review
122 Halleck Street, San Francisco

“The Largest Fire Insurance Company in America.”

ELBRIDGE G. SNOW, President

Organized 1853



Head Office, No. 56 Cedar Street, New York

RECORD OF "THE HOME OF NEW YORK"

For fifteen years THE HOME INSURANCE COMPANY OF NEW YORK has been first in Cash Assets and for ten years first in Surplus to Policyholders, and throughout the sixty-two years of its existence THE HOME has maintained its record for fair dealing in the settlement of claims and for Service.

CONFLAGRATION PROOF



NORTHERN LIFE
INSURANCE CO.

The Company with the
ever-easy-to-sell Combination policy

- That Pays good, fair Commissions
- That gives prompt and satisfactory service alike, both to Agents and Policyholders
- In short: A good, all-round, Successful organization; full of Energy and Aggressiveness.—The one You want to connect yourself with.—

Write for full information today —
HOME OFFICE — SEATTLE



**LIFE
HEALTH
ACCIDENT**

3 IN 1 COMPLETE
COMBINATION
CONTRACT




District Agency Open in one of the Most Prosperous Sections of the United States Will consider applications from first-class Men Only.

BANKERS LIFE COMPANY DES MOINES, IOWA



Founded by JOHN F. DRYDEN

Prudential Agents

Are successful. Their line of low-cost Policies are easy to sell. All Profits go to policyholders. Worth looking into.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

FORREST F. DRYDEN, President. Home Office, NEWARK, N. J.

Incorporated Under the Laws of the State of New Jersey

GENERAL

California Salt Industry Now Worth \$300,000 a Year

California factories produce some 30,000 tons of refined salt annually, valued at \$300,000. This salt, in addition to what is consumed at home, is shipped to other states in the Union, as

well as to Australia and other foreign countries. This industry has been developed within the last few years. Ten years ago practically all the table salt used in California came from Liverpool, as it was found that it could be brought in ships more cheaply than by rail from other states.

California Increasing Grain Acreage

Grain growers in the lake bottom lands in Kings county are preparing for a \$10,000,000 harvest next year. This year's harvest totaled \$9,000,000. Much land has been reclaimed during the past year, and where 180,000 acres were sown to grain last year, it is estimated

that this year there will be 200,000. The average yield for this season was twenty-two sacks to the acre.

U. S. postal deficit, \$11,000,000. Decreased postal revenues, \$21,000,000.

Strange! All our "pork barrel" papers and politicians are opposed to national insurance or "preparedness."

The Pioneer German Fire Insurance Company in America



**Hamburg-Bremen
Fire Insurance Company**

HAMBURG, GERMANY

Pacific Department: 334 California Street, - SAN FRANCISCO, CAL.
MACDONALD & MILES, Managers

Organized in 1854

Entered United States in 1858

Total Losses Paid in the United States, \$27,000,000

United States Branch: 123 William Street, - NEW YORK
H. N. KELSEY, Manager

AGENTS WANTED IN UNREPRESENTED POINTS

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President JOHN M. TAYLOR, Hartford, Conn.

Insurance in force, 96,033 Policies for - \$228,305,763

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1914	- - - -	\$294,743,273.70
Total returned to Policyholders, as above noted, in same period	- - - -	304,068,509.45
Excess of amount returned	- - - -	9,325,235.75

PACIFIC COAST DEPARTMENT

Williamsburgh City Fire Insurance Co.

Organized 1853

Merchants Fire Assurance Corporation

Organized 1910

New Jersey Fire Insurance Company

Organized 1910

New Brunswick Fire Insurance Co.

Organized 1826

North River Insurance Company

Organized 1822

United States Fire Insurance Co.

Organized 1824

WM. W. ALVERSON, Manager

374 Pine Street, : : : San Francisco, Cal.

Telephone Sutter 485

AUTOMOBILE and TRANSPORTATION DEPARTMENT — H. W. BAILEY, Supt.

SPECIAL AGENTS

T. B. Clarke, R. L. Ellis, San Francisco; T. J. Keleher, Los Angeles; A. M. Lovelace, Portland; W. T. Booth, Spokane

AMPLE FACILITIES for Handling Large Lines.

GENERAL

Dry States**Drastic Laws**

Colorado, Idaho, Washington and Oregon became drastically "dry" on January 1, with the usual penalties. Saloon properties are now generally vacant, and those occupations and buildings dependent thereon are affected to the degree of unemployment and vacancy. There will probably, for a time, be fire losses due to such suspensions and vacancies. The Idaho law makes possession of beer, ale, wine or whiskey a crime, punishable by imprisonment in the penitentiary. A man's home may be searched for deadly beer, etc. It is said that Denver dealers sold \$2,000,000 worth of intoxicants in December to citizens who stocked up with wet goods for the dry spell. Washington permits the purchase from an other state two quarts of spirits or twelve quarts of beer every twenty days, with fees for tax-eaters and with publicity. Oregon permits the purchase from other states of two quarts of spirits or wines or twenty-four quarts of malt products every four weeks. Drug stores are prohibited from selling any brews or distillations for the cup that cheers. Only a common carrier can deliver intoxicants and the receiver must make an affidavit. These prohibition laws were enacted by the votes of women, with small majorities. One of the effects, it is said, will be a large increase of the population and the brewing business of California.

Gen. Villa drinks water and grape juice only.

GENERAL

**Steamboat Traffic Started in 1849
On the Sacramento and Feather**

In an article by Judge W. A. Anderson of Sacramento, the following facts on the early river transportation are given:

"The little steamer Washington was the first to ascend the river as far as Verona, at the mouth of the Feather river. In 1850, the Aetna, a small steamer, went up the American river as far as what was then known as Norristown. May 8, 1850, the Jack Hayes reached Redding at the headwaters of the Sacramento. The Linde ran from Sacramento to Yuba City in the fall of 1849. In 1850 the Senator and New World, both large steamers, made alternate trips to San Francisco. In 1850 there were twenty-eight steamers in operation on the Sacramento and Feather rivers. The Senator and New World drew 9½ feet of water. Prior to the introduction of hydraulic mining, there was no difficulty in large steamers and ocean sailing vessels navigating the Sacramento river."

"Stout people, they say, are rarely guilty of meanness or crime."

"Well, you see, it's so difficult for them to stoop to anything low."—
Stray Stories.

California has all kinds of climates. At Sierraville, Sierra county, January 15, the thermometer was 21 degrees below zero and the snow on the levels was two and a half feet deep.

In central Washington 20 degrees below zero.

Printing and Paper Bids a Pleasure
Estimates a Pastime

at

PHOENIX PRINTERY

Established 1894

122 Halleck Street

San Francisco

IN ITS FORTY-FIFTH YEAR

COAST REVIEW *Insurance*
Investments

SAN FRANCISCO

FREE SAMPLE COPIES TO ANYWHERE IN THE UNITED STATES

Twelfth Edition— **PACIFIC FIRE MANUAL** — *Twelfth Edition*

WITH COLORED DIAGRAMS WITH REVISED FIGURES
\$12 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE
MUTUAL FIRE LEAFLETS INSERTED

Single Copies, \$1.25

For Sale by Coast Review

122 Halleck St., San Francisco

FIRE MUTUAL LEAFLETS

If your company does not supply you with fire mutual AMMUNITION, send from 2 to 10 cents in stamps to THE COAST REVIEW for a few loads which may be DISCHARGED effectively into the trenches of "the enemy."

"LECTURES"

Delivered by Experienced Fire Insurance Men before meetings of Insurance Clerks in San Francisco.

A serviceable work for local agents and their assistants. 210 pages. Price, \$1.50

LIFE

The Latest Life Merger

The Manufacturers' Life of Toronto is to be gradually merged with the Sun Life. The expenses of the absorbed company have averaged 30 percent.

Butte, Mont.—General Agent A. T. Kirk of the Bankers Life of Des Moines is now vice president of the company's \$100,000 club. He was the '15 leader with 279 applications.

The Central National Life of Nebraska has reinsured in the Central States Life of St. Louis. Was the International too sick for this morsel?

Dr. E. C. Spinney, an assessment promoter for many years, notably at Des Moines and Omaha, died last week.

J. M. Shetterley, who operated the Fidelity Mutual Aid Association of San Francisco and made a lot of money out of it, died recently. Old Col. Case started the Adjuster and named it and Shetterley was his backer and later foreclosed. He retained his interest in the magazine until his death.

SURETY

Ogden.—Preferring to give a personal bond, the Eccles estate petitions the court to cancel the \$1,240,000 guardian bond given by the Aetna A. & L. Company.

<p>FIRE</p> <p>NIAGARA FIRE Insurance Company</p> <p>Assets, - \$7,502,873.00 Surplus to Policyholders, - \$3,387,433.00</p> <p>DETROIT FIRE & MARINE Insurance Company</p> <p>Assets, - \$2,274,403.00 Surplus to Policyholders, - \$1,533,737.00</p> <p>NIAGARA - DETROIT UNDERWRITERS</p> <p>Assets, - \$11,301,668.00 Surplus to Policyholders, - \$5,667,165.00</p> <p style="text-align: center;">EDWIN PARRISH, Manager</p> <p style="text-align: center;"><i>Pacific Coast Department 334 Pine St., - San Francisco</i></p>	<p>AUTOMOBILE</p>
--	--------------------------

GOOD PLACES
For **STRONG WORKERS**

Always ready to negotiate with energetic men capable of producing paid-for Insurance in satisfactory volume.

Much unoccupied and desirable territory.

UNION MUTUAL LIFE
Insurance Company
PORTLAND, MAINE.

ARTHUR L. BATES, *President*

Address ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.

GEO. ELLIOTT HUNT, Manager
Shreve Bldg., San Francisco

T. H. McAllis, Manager, Sherlock Bldg., Portland, Ore.

P. B. Duren, Manager, Boston Block, Seattle, Wash.

J. E. Evans, Manager, Vancouver, B. C.

Nearly Half a Billion More Fish in California Streams

The State Fish and Game Commission has planted 46,784,850 fish during the present year, according to a statement just issued, 33,000,000 of which

GERMANIA
FIRE INSURANCE COMPANY,
NEW YORK.

ORGANIZED 1859.

Statement, January 1, 1915.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	7,284,654 80
Net Surplus, - - -	2,486,142 59
Surplus for Policyholders	3,486,142 59

HEAD OFFICE
Cor. William and Cedar Sts.

have been planted in Siskiyou county alone. Of the total amount, more than 15,000,000 were varieties of trout and salmon. The fish came from the Lake Tahoe, Ukiah and Sisson hatcheries.

Small companies that venture far from home usually encounter frosty weather.

1792—FIRE INSURANCE

AUTOMOBILE INSURANCE—1915

Insurance Co. of North Amercia

OF PHILADELPHIA

ASSETS, \$18,613,414.47

Alliance Insurance Company

OF PHILADELPHIA

ASSETS, \$ 2,399,489.00

PACIFIC COAST DEPARTMENT :

JAMES C. JOHNSTON, General Agent

J. K. HAMILTON, Asst. General Agent

Alaska Building, 324 Sansome St.

SAN FRANCISCO

SPECIAL AGENTS

A. C. WRIGHT, San Francisco

F. J. MAYER, San Francisco

W. F. KUHL, Los Angeles

WALTER E. BLISS, Portland, Ore

M. H. REEVES, Spokane, Wash.

G. L. CAMP, Billings, Montana

Film Explosion

New Rochelle, N. Y., Dec. 11.—A roll of film exploded in the plant of the Corcar Chemical Company at 40 Charles street here today. The Company's business was to clean old motion picture films and sell the celluloid bases to film manufacturers. A lot of the rolls were in the room where the first explosion occurred, and instantly there was a second which blew the roof off the building and sent blazing embers flying in all directions, where they started new fires.

The fire was scattered so widely by the explosions and spread so rapidly through the celluloid that, within a minute after the second explosion, every building within a radius of 300 feet was on fire. Loss estimated at \$140,000.

Two States Lose Population

Two American states, neither having a large city and both being agricultural, Kansas and Iowa, are declining in population. No wonder, indeed! Both have miserable climates, and as soon as a farmer accumulates a small competence he and his family flee to everlasting summerland in southern California, where they vote early and often.

Surely a Grave Duty

A cemetery association offers a book of convincing arguments, "Why it is the duty of every man, while in the prime of life, to provide himself with a last resting place, as well as to take out life insurance, or to make his will."

ORGANIZED 1797

The Norwich Union Fire Insurance Society, Ltd.

Of Norwich, Eng.

<i>Assets, Over</i>	. . . . .	\$13,000,000.00
<i>Losses Paid, Over</i>	. . . . .	\$100,000,000.00

Pacific Department :

J. L. FULLER, Manager

FRANK L. HUNTER, Asst. Manager

332 Pine Street

SAN FRANCISCO

Pacific Coast Department

Aachen & Munich

Fire Insurance Company

108-110 Sansome Street, - San Francisco, Cal.

A. C. OLDS, Manager

BUSINESS

Washington, D. C., Jan. 2.—That the outlook for better business for the first four months of 1916 is in striking contrast to that prevailing this time last year is the opinion expressed in a report just submitted by the committee on statistics and standards of the Chamber of Commerce of the United States. There are localities where much caution and conservatism yet remain, and the influence of high prices for the future further accentuates this caution because dealers feel that high prices will curtail buying by the consumer. Broadly speaking, the report goes on, it may be said that the spirit of optimism and hopefulness prevails to a degree that has not been apparent for nearly a decade and the general belief and expectation is for such prosperity during 1916 as will recompense the people of this country for all their past misfortunes.

Referring specifically to conditions caused by the European war the report of this committee, of which A. W. Douglas of St. Louis is chairman, says:

“The adverse effect of the conflict in Europe still prevails in some sections though to a very much less extent than at this time last year. There are still scattered fears of the possibility of this country being involved in the gigantic strife; but as against this the large portion of the people are paying less and less attention to the war and more and more are concentrating their thoughts and efforts on domestic matters. Beyond this is the striking fact that the influence of the war at present as a whole is more favorable than adverse, because of the tremendous impetus it has given to certain lines of manufacturing, especially east of the Alleghanies, and likewise to many agricultural products.



ATLAS

Assurance Company

(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . . \$25,000,000.00

ASSETS IN UNITED STATES. \$2,962,091.00

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

FIRE

AUTOMOBILE

Rate Making Board Wins Ouster Suit

The Chicago Board of Underwriters won in the ouster suit brought by the state supt. of ins. He urged that the board fixed rates, and prevented competition, and that its rates were higher than those in other cities. The court dismissed Pott's suit.

A New York bill provides that adjusted and accepted claims of \$500 or less must be paid within 15 days.

Down in Los Angeles a thief stole an automobile. He took off the body, rearranged it, made it small and racer-like, gave it new shape, painted it a new color, and rode all round the police who were looking for him. The Commercial Union office was the insurer, and paid the loss. Later the police got the thief and the company got the machine, and sold it for \$250.

The Concordia will write automobile insurance.

ARE YOU PLEASED?

IF NOT, SEE

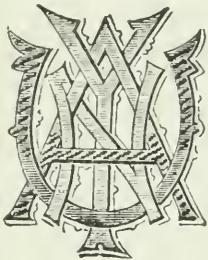
US

POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
OCCIDENTAL LIFE INSURANCE Co.
OF CALIFORNIA

"THE DURABLE"

THIRD FLOOR GROSSE BLDG.

LOS ANGELES, CAL.



NEW YORK UNDERWRITERS AGENCY

Cash Assets January 1, 1915,	- - -	\$26,954,099.46
Net Surplus January 1, 1915,	- - -	7,543,103.12
Surplus to Policyholders January 1, 1915,	-	9,543,103.12
Losses Paid, Over	- - - -	175,642,504.00

..... Manager

F. M. BRANCH, H. R. MANN Jr., Assistant Managers

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—H. B. Hagen, 520 Realty Bldg., Spokane, Wash.—V. H. Quitzow, 339-41 Sansome St, San Francisco—A. C. Anderson, 239 Van Nuys Bldg., Los Angeles, Cal.

W. R. BROCK. President

W. B. MEIKLE, Vice-President and General Manager

BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

(FIRE)

United States Assets	\$1,843,585.00
Liabilities in United States	1,120,152.00
Surplus	\$723,433.00

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

FIRE

Hempstead, N. Y., on Dec, 31, lost five stores by fire. Fire started in a drug store, and the burning chemicals, cosmetics, pills and acids threw out such deadly fumes that firemen were

obliged to look on at a safe distance. Loss \$100,000.

Bristol, Va., Dec. 31.—Sullins College burned today. Loss \$150,000. The fire fiend refused to wait until January 1.

HAIL

The Nebraska Hail (mutual) collected some \$83,000 premiums in 1915 and incurred over \$222,000 hail losses.

Three Kansas live stock and hail companies are about ready for the dumps.

FIRE

The National Union Fire of Pittsburg is now writing reinsurance business in London.

Oakland, Jan 7. — Apartment house 2126 Market burned, with loss of \$3,500. Near alarm box did not work.

Helena, Dec. 30. — Fire early this morning destroyed the plant of the Merchants' Delivery Association, a co-operative concern of Helena merchants, which makes all the deliveries. The horses and harness were saved, but all

the wagons and two big automobile trucks were lost. The loss is estimated at \$6,000, partly covered by insurance.

CASUALTY

London's streets are darkened at night because of the Zeppelin visits. A special policy to cover night street accidents is now offered. For \$1.25 a death payment of \$1,000 is stipulated. For temporary total disability \$6 a week will be paid for 13 weeks. This should be a great money-maker for the insurer.

English plaintiffs consigned jewels to Brussels for sale and return, before the war. The goods were insured. The goods are still in Brussels. Plaintiff urged that under the policy a loss occurred, comparable to a total loss by capture under the law of marine insurance. The trial court agreed.

Fire

Automobile

Marine

COMMERCIAL UNION

ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital	\$	14,750,000
Paid-Up Capital		1,475,000
Total Cash Assets, Gold		59,256,504
Total Liabilities, including re-insurance reserve		49,292,061
Cash Surplus to Policyholders		9,964,423
Total Amount of Claims Paid		186,673,461

Assets in United States Held by Trustees, \$7,441,934

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St.

San Francisco

E. T. NIEBLING, Manager

R. C. MEDCRAFT, Assistant Manager

American Central INSURANCE COMPANY
 of St. Louis Established 1853
 Assets. \$4,320,590 Surplus to Policyholders. \$2,156,705 Losses Paid. \$29,707,385

St. Paul F. & M. INSURANCE COMPANY
 of St. Paul, Minn. Established 1865
 Assets, \$10,162,454 Surplus to Policyholders, \$4,216,643 Losses Paid, \$47,792,188

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

Mercantile F. & M. UNDERWRITERS of St. Louis
 Assets \$4,320,590
 Surplus to Policyholders 2,156,705

Minnesota UNDERWRITERS of St. Paul
 Assets \$10,162,454
 Surplus to Policyholders 2,156,705

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers

Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.

Fire Association

Organized 1817 Of PHILADELPHIA Began on Coast 1873

PAID \$1,835,930 SAN FRANCISCO CONFLAGRATION LOSSES

Cash Capital,	-	\$ 750,000.00	Cash Assets,	-	\$9,106,476.00
Net Surplus,	-	2,252,772.00	Policyholders Surplus,	-	3,002,772.00

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets,	-	\$27,719,891.00	Surplus to Policyholders,	-	\$11,878,186.00
Net Losses Paid in San Francisco in 1906.	-	-		-	\$5,064,178.03

FRANK M. AVERY, Manager for Pacific Coast

SPECIAL AGENTS :

T. F. O'GRADY, *San Francisco*; GEO. F. STANIFORD, *Los Angeles*; *Portland*
 242 Sansome Street, - - - San Francisco

FIRE

\$1,000,000 Insurance
 3 Months Old

Thomas Shevlin, Minneapolis, who died the last week in December, took out \$1,000,000 additional life insurance three months ago, making a total of \$1,525,000. He was only 32 years old. A New England Mutual man secured the big line. Nine companies are directly on. Shevlin was a Yale athlete and was once instructor of "the 11" of the Spokane athletic club. His

last insurance cost him nearly \$25,000 and cost the companies very near a million.

BUSINESS

It seems to be the general opinion of financiers that the close of the present war will see an increase of interest rates.

Mayor Gill of Seattle says the depression caused by the prohibition law is at an end and that store rents will now have "more equable rentals."

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

HARTFORD

NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

**BENJ. J. SMITH,
MANAGER**

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.

of Springfield, Mass.

Largest Fire Insurance Company Chartered by
the State of Massachusetts

Incorporated 1849

Total Assets \$ 11,058,125 49
Total Liabilities 8,979,967 61
Net Surplus 1,990,436 53

SURPLUS TO POLICYHOLDERS, \$4,490,436.53

NEWARK

Fire Ins. Co.

of Newark, N. J.

Oldest Fire Insurance Company Chartered by
the State of New Jersey

Incorporated 1811

Total Assets \$ 2,105,419 00
Total Liabilities 1,590,434 00
Net Surplus 590,434 00

SURPLUS TO POLICYHOLDERS, \$1,014,985.00

150 Sansome Street, : San Francisco

GEORGE W. DORNIN, Manager

JOHN C. DORNIN, Asst. Manager

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER GEO. C. CODDING L. B. ROGERS J. E. CRANDALL C. H. ANDERSON
FRANK H. YOUNG H. K. NOURSE

Quakes rattled things and people in Tacoma, Seattle and Newport (Or.) last week. In Washington the earth-quake fever lasted ten seconds. No damage.

The "Home Life"

The fifty-fifth annual statement of the Home Life Insurance Company, of which George E. Ide is President, presents a record of substantial benefits to its policyholders during the year and a solid growth in financial strength.

Assets increased to \$30,631,248.70 after paying to policyholders \$3,110,507 including dividends of

\$571,024

The insurance in force was increased by \$4,533,420, and is now

\$120,893,433

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital,	- - - - -	\$1,000,000.00
Surplus to Policyholders,	- - - - -	1,263,340.00
Assets,	- - - - -	4,195,444.00

DIXWELL DAVENPORT, Manager

Metropolitan Department,
San Francisco National Bank Bldg., 454 California
Street, San Francisco

FIELD REPRESENTATIVES :

E. W. HALL, Northern California,
500 Syndicate Bldg., Oakland, Cal.

Wm. M. STODGHILL, Southern California,
302 Stimson Bldg., Los Angeles, Cal.

HENRY G. GREEN, Oregon, British Columbia and
Western Washington, 722 White Bldg., Seattle

JAY F. PRICE, Idaho, Montana and Eastern
Washington, Spokane, Wash.

FIRE

The Merchants Fire Assurance Corporation of New York is doubling its capital to \$400,000.

No one need be surprised if the F. & D. ceases altogether to write compensation insurance, with which it has had some unfortunate experiences.

INSURANCE

SPECIAL AGENTS

and

ADJUSTERS'

Daily Expense

Account Book

For the month of

..... 191

Mr. _____

Published by

THE COAST REVIEW

San Francisco, Cal.

London, Jan. 3. — The destruction by fire on Sunday night at Aarhus, Denmark, of the oleomargarine and oil factory, one of the Danes' largest industrial establishments, is reported today. This temporarily puts an end to Scandinavia's entire manufacture of oleomargarine. This factory was the only one of the kind in Scandinavia. The establishment is said to have been insured for £1,000,000 with a British company, with much reinsurance of course.

FOR YOU! Local and Special Agents, Adjusters and Managers

“FIRE INSURANCE”

By WILLIAM SEXTON

The

Veteran Fire Underwriter

and General Adjuster

Best Book Ever Written for Adjusters and Special Agents
and Ambitious Local Agents

A Practical Subject Handled Entertainingly,
Efficiently and Thoroughly

This Book Is Original, Forceful, Correct, Instructive, and
of Great Practical Service to All Fire Insurance Men.
There Is None Other Like It

A Veritable Vade Mecum

PRICES:

<i>Bound in Flexible Leather</i>	- - - - -	\$2.00
<i>Bound in Flexible Pegmoid</i>	. . . . .	1.75
<i>Bound in Flexible Cloth</i>	- - - - -	1.50

Remit-by Postal Money Order, or Draft on San Francisco or New York, or add 5 cts for Collection of Check on Local Bank.

Address

THE COAST REVIEW

122 HALLECK STREET

SAN FRANCISCO

ACCIDENT

Whittier, Cal., Jan. 10.—Eli King, well-known pioneer walnut grower of this section, was killed today by the accidental discharge of a gun at his home. Every evidence indicates that Mr. King was reaching far into a closet to get the gun and that in some way the hammer caught on some of the clothing hanging there and the gun was discharged. Death was instantaneous.

Santa Cruz, Cal., Jan. 10.—Leslie M. Barnes, a mechanic, was electro-killed here early today when he attempted to cut a telephone wire which had fallen across a street. A power line had fouled the telephone wire, it was discovered after Barnes's body was found.

An American in the oil fields of Tampico, Mexico, tendered the barber \$20 American money, in payment for a shave. The barber handed back as change \$280 in Boss Carranza money. Only \$20 for a shave or a drink!

A razor cut while shaving, and the fatal infection thereby, in the opinion of the chief court in Alabama, constitute an accident covered by the policy. The defendant Tennessee company foolishly contended that the accident was debarred by the clause exception of "injuries afflicted on the assured by himself."

GENERAL

"You've had plenty of rain in your section."

"Yep. Hurt my crops, too."

"Will you lose much money?"

"No; I'll break about even by hauling autos out of mudholes." — Pittsburgh Post.

BUSINESS

The United Railroads (street) of San Francisco pay 6.3 percent of receipts for taxes. There is nothing for the stockholders.

To what extent the transactions of the clearing houses of the country are being impaired as an index of trade activity by reason of the clearing operations of the Federal reserve banks does not yet appear. It was at one time predicted that when this Federal reserve service was in full operation the unreported clearings would be so large as to greatly reduce the volume of the official clearings, and that this would be supplemented by what may perhaps be called the opposition private clearings maintained by important state banks.—Chronicle, S. F.

Seattle port beat its shipping record last year with values totalling \$264,407,809, a gain of \$101,701,895. The great increase of trade with Russia is credited with much of this gain.

AUTOMOBILE

The new Illinois mutual at Peoria proved a failure.

Auto mutual insurance will be authorized in New York.

FIRE

Participating fire insurance policies have been issued in Great Britain for many years but the practice is becoming obsolete.

Vancouver, B. C., Jan. 4.—Clothing shop of Wilson & Richmond damaged; also Palace hotel. Damage \$9,000, covered by insurance.

Santa Ynez, Cal., Dec. 31. — H. C. Buell's barn, hay (40t.), horses (18), and implements, burned.

FIRE

Grants Pass, Or., voted down the \$200,000 water bonds. Chicago. — The new Hibernia Fire

of this city will try to share some of the Columbian National business. Spencer's Suggestions for Locals, at Coast Review office, 20 cents.

Caledonian Insurance Company, of Scotland

FOUNDED 1805

"THE OLDEST SCOTTISH INSURANCE OFFICE."

UNITED STATES HEAD OFFICE: Caledonian Building, 50-52 Pine St., New York
CHAS. H. POST, U. S. Mgr. R. C. CHRISTOPHER, Asst. U. S. Mgr.

CALEDONIAN AMERICAN Insurance Company THE SCOTCH UNDERWRITERS

PACIFIC COAST DEPARTMENT: San Francisco, Cal., 108-10 Sansome Street

A. C. OLDS, Manager **Balfour, Guthrie & Co., Directors**

FIELD REPRESENTATIVES:

CHAS. A. COLVIN, Supt. of Agencies, Portland, Or. WARREN CAMPBELL, Special Agt, Los Angeles
ED. E. PANABAKER, Special Agt, Sacramento, Cal. PAUL ST. JOHN, Special Agent, San Francisco

THE FIDELITY & CASUALTY CO. OF NEW YORK

92 Liberty Street, New York, N. Y.

SEMI-ANNUAL STATEMENT, JUNE 30, 1915

Assets	\$11,764,957 75
Liabilities	8,129,567 28
Capital	1,000,000 00
Surplus over all liabilities	2,635,390 47
Losses Paid to June 30, 1915	50,512,471 85

This company issues contracts as follows:

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance; Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage and Collision), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation; Steam-Boiler Insurance, Fly-Wheel Insurance.

Pacific Coast Department: { California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange, San Francisco. Washington and Oregon—SEELEY & CO., 111 S. 10th St., Tacoma; Coleman Bldg, Seattle; Board of Trade Bldg, Portland.

THE LONDON ASSURANCE CORPORATION OF LONDON

Cash Assets, \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS — C. W. ROHRER, Los Angeles, Cal.; ROD E. SMITH, Portland, Oregon; T. S. HEATH, Denver; J. E. JOHNSON, Spokane; P. R. WEINMANN, B. L. PENFIELD, San Francisco. PERCY J. PERRY, Seattle.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

Pacific Branch—Southeast corner Sansome and Pine Sts., San Francisco

ONE HUNDRED AND SIX YEARS OLD

North British & Mercantile

Insurance Company

Pacific Department of the United States Branch, 76 William St., New York City

ASSETS OF THE UNITED STATES BRANCH
(which are but a small part of total fire assets of the Company) - **\$8,926,952.00****E. G. RICHARDS, Manager****W. S. BERDAN, Deputy Asst. Manager****GEORGE M. WARD, Resident Sec'y Local Dept.**

234 Pine Street, San Francisco, California.

FIELD REPRESENTATIVES:E. J. Young, 201 American Bank Bldg., Seattle; P. W. Gedney, 501 Empire State Bldg., Spokane, Wash.,
E. C. Willey, 1645 Tremont St., Denver, Colo.; C. Harris, 515 Title Ins. Bldg., Los Angeles; H. E. Smith,
24 Henry Bldg., Portland, Or.; G. W. Dearborn, F. J. Schoeneman, C. F. Milliman, San Francisco.**AGENTS WANTED**

Every Company that advertises wants Permanent Agents. Have you any business? Are you about to change companies? Are you newly engaged in Insurance? Do you intend to go into the business?

THEN

Hustle! Get busy! Write to our Advertisers. Don't be verbose nor uncertain. Don't write from Los Angeles or Portland or Seattle and ask some big company, Are you represented here? Of course the company is represented there. Probably it is represented everywhere. But it may be contemplating a change, or its present agent may be flirting with the special of another company.

It Will Do No Harm

to get on the waiting list. It is legitimate for you to write modestly, "Consider me an applicant if you want another agent here." "I control \$—— in premiums." "My business is chiefly ——." "I want a company, and if you are unrepresented in this town or contemplate a change of representation let me submit particulars to you."

If you can write some life or accident business on the side or exclusively, the live companies which advertise are

Looking For You

They will give you the glad hand and the warm eye They will pay you a handsome commission, too.

Scottish Union and National**Insurance Company
Of Great Britain.**

Organized 1824,

FIRE - LIGHTNING - TORNADO**AUTOMOBILE - SPRINKLER LEAKAGE****North American Branch:****Hartford, Conn.****JAMES H. BREWSTER
MANAGER.****FIELD REPRESENTATIVES:**FRED W. GASTON, Tacoma, Wash.,
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,

706 Gas and Electric Bldg., Denver, Colo.,
Colorado, Wyoming, New Mexico, Utah,H. C. EDMUNDSON, Realty Building,
Spokane, Wash.,

Montana and Idaho

H. W. FORES, San Francisco, Cal.,
General Agent, California, Nevada, Arizona.**SAN FRANCISCO OFFICE:
420 Montgomery Street****FIRE**

Marshfield, Or., Dec. 26.—The residence of Sarah Culbertson, a widow, at Banger, a suburb of North Bend, burned tonight, together with most of her possessions, entailing a loss of

between \$1,000 and \$1,500.

Woodland, Cal., Dec. 30. — Fire today damaged the Winters hotel to the extent of about \$4,000. Loss covered by insurance. B. Ireland is proprietor.

MARINE

Vessels of foreign nationalities using U. S. ports must after March 4, 1916, have crews as good and numerous and mild of speech as those in this country. Certificates of membership in labor unions will be accepted as good evidence that things are all right. The use of pipes and profanity will be discouraged. A majority of the foreign

sailormen must, in the third year, be rated as able seamen who brush their teeth at least once a month. The law goes into effect as to American ships—if any can be found—on March 4th next. The law, more seriously, has some good features, though formed by vote-catchers.

Wheatland. — A Dam good name has A. K. It is O. K. 2.

W. R. BROCK, President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO.
OF TORONTO (INCORPORATED 1851)

United States Assets	\$2,578,165.00
Liabilities in United States	1,524,276.00
<i>Surplus</i>	<u>\$1,076,347.75</u>

PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO

MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$20,000,000.00.

- Svea Insurance Co.*
of Gothenburg
- Agricultural Insurance Co.*
of Watertown, N. Y.
- Globe & Rutgers Fire Ins. Co.*
of New York, N. Y.
- Hamilton Fire Insurance Co.*
of New York, N. Y.
- Globe Underwriters Agency*
of New York, N. Y.
- First National Fire Insurance Co.*
of Washington, D. C.
- Chicago Bonding & Surety Co.*
of Chicago, Ill.
- Sea Insurance Co., Ltd.*
of Liverpool, Eng.

EDWARD BROWN & SONS
GENERAL AGENTS
202 - 204 Sansome St., SAN FRANCISCO

22,000 EDITION

It Is for All Local Agents

12th EDITION

Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.25

Recommended by General, Special
and Local Agents

For Sale by the Coast Review

LIFE

The Bankers Life Bulletin tells of an agent in Texas who has his office with his brother who is an undertaker. He inveigles his prospect into the office, and seats him so that he must look into the coffin shop, the work shop and the city morgue. If the prospect is reluctant about signing his name on the dotted line, the agent presses an electric button and illuminates the slab in the morgue. The sight of the exposed corpse is usually sufficient. The shivering prospect is then ready to discharge his duty to his family.

COMPENSATION

Olympia.—Washington state industrial accident rate on mining risks has been doubled to 5 percent.

FIRE

There were 3,600 people in a film theater in New York city (Academy of Music) when a film caught fire. The show stopt but nobody but the film operator knew there was a fire. He extinguished it. The manager told the spectators that something had happened to the machine, and that return checks good for next day would be handed them as they went out. Not until the spectators were on the street and saw the fire engines did they know of their peril. Cool heads, those two men.

The fire losses in East Youngtown, O., by rioting foreigners, mostly Austrians and Hungarians, amounted to 'bout \$700,000. The insurers, under the riot clause, are not liable. The rioters demanded 22 cents an hour and refused 19. They started the fires and cut the hose and drove back the fire-

men. The state and county should pay the losses, their tax-paid policy of protection having failed.

Hunter, Wn., Jan 7.—Fire in Foster & Irvine mercantile bldg and stock caused \$23,000 damage and \$7,000 insurance loss. Insurance rates high.

Kimberly, Id., Jan. 1. — General fire, including Call printery, with \$40,000 loss, to go in '15 figures.

MARINE**Dredge Ashore
In Storm; A Total Loss**

Aberdeen, Wash., Dec. 28. — The dredge Northbank, in tow of the tug Wallula, from Astoria for Neah bay, went ashore last night, six miles south of Gray's harbor, and it is reported will be a total loss. Two men on board, Ben Black and W. H. Cameron of Astoria, were taken off by the life-saving crew of Westport, in a breeches buoy. The dredge broke loose from the Wallula in a storm which raged along the coast last night. The Northbank was owned by the Spokane, Portland and Seattle Railroad Company, and valued at \$65,000.

The schooner Sausalito, purchased recently by Thomas Crowley of San Francisco, was driven ashore at Waddah island, near Neah bay, December 27 at night, and by afternoon had well pounded to pieces. The crew was taken off safely by the life savers of Neah bay. The Sausalito sailed from San Francisco December 10th for Portland, but was driven by heavy winds past the Columbia river and made Neah bay December 22d. She was a three-masted schooner of 367 gross tons and was built in San Francisco in 1903.

Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$35,000,000.00

A Successful Record of Nearly Two Hundred Years.

Losses Paid During That Time Exceed

\$230,000,000.00

United States Branch, 92 William St., New York City

R. D. HARVEY, United States Mgr.

LAWRENCE F. LAMPING, State Agent

For Oregon, Washington and Northern Idaho

310 BURKE BUILDING, SEATTLE

CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital paid up (Gold)	- - -	\$ 250,000 00
Cash Assets (Gold)	- - -	2,745,650 72
Net Surplus over Capital (Gold)		1,941,508 60
Bonds on deposit in the U. S.	-	399,500 00

The above Company conducts
a general Marine Insurance
business.

PARROTT & CO., General Agents
Since January, 1882

J. J. THEOBALD, Manager
320 California Street, San Francisco
[Babcock Building]

PHOENIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

W. IRVING

General Agent for Pacific Coast

E. C. F. KNOWLES

Assistant General Agent

343 SANSOME STREET

Security Building
(Entrance on Halleck Street)

San Francisco

The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building
33 Broad St., Boston
SAMUEL APPLETON, U. S. Manager

Accident Policies

Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employees. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.

CHAS. J. OKELL & CO.

General Agents, - - San Francisco, Cal.
Royal Insurance Building

GENERAL

**Learn to Use
Your Brain**

Most of us plod along doing the things we have always done or doing what all the rest do. It is a bold man who shortens a path. Most of us waste an hour, now and then, doing something that could be done better in ten minutes if we would use our minds. It is estimated that only one man out of 25,000 men really think.

Here is an old and maybe true story. An old man had a fine clock with chimes. Perhaps he lived in Connecticut, where clocks and nutmegs grow in shops. When a guest was with him he said proudly, "For 35 years I have never missed a night winding up this clock at 10:30 o'clock."

The guest, who happened to be a jeweler, examined the clock closely and a quizzical smile overspread his face.

"What's funny?" inquired the householder.

"Why," said the visitor, "I was trying to figure out how much time you have wasted. This is an eight-day clock!"

You can waste time in a thousand thoughtless ways—as by reading one thing and thinking of another, or doing things at the wrong time so they have to be done twice, or forgetting what has just been said, or reading everything in your morning paper or by reading a Sunday daily.

If asked the time right after looking at your watch, do you look again?

Do you gossip or read in business hours?

Do you throw a lighted match away without seeing where it "lights?"

**Let Us
Be Thankful**

The "jitney pneumonia" is the very latest. People who ride in jitneys in cold, wet and blowy weather contract galloping pneumonia, which usually ends fatally, especially if they indulge unduly, as they usually do.

**Do You
Believe It?**

The U. S. W. B. man says cyclones move on the average 12 miles an hour. This furious speed is equaled only by that of the messenger boy on a bicycle on a down grade. It is as dangerous as the swish of a cow's tail.

**Dynamite Explosion
By a Degenerate**

Butte, Mont., Dec. 30.—Almost the entire front of the Salvation Army building, on the north side of East Broadway, just east of Wyoming street, was blown out at 4:45 o'clock this morning, when a large charge of dynamite exploded at the front door beneath a box of toys which had been placed there, to be distributed by the army. Fortunately no one was hurt, but many windows were broken in the structures adjoining and in the Finlen hotel across the street, bringing the total damage of the explosion up to more than \$14,000. Wm. F. Peterson, a disgruntled member and employee of the "Army," is charged with the deed.

Montana leads all the other states in the production of wool—29,000,000 lbs. Wyoming, 28,682,000; New Mexico, 18,621,000; Oregon, 15,600,000; Utah, 13,320,000; California, 11,600,000.

ESTABLISHED 1873

Office of Edward E. Potter

General Agent

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE ONLY OFFICE that did not compel its patrons to go to the expense and trouble of going to Oakland for the adjustment of their claims.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It
It Costs No More**

OLD AND
TRIED

GLENS FALLS INSURANCE COMPANY

Of New York

Incorporated 1849

SURPLUS to Policyholders . . \$5,212,525 00 UNDIVIDED Profits . . . \$2,319,300 00

SECURITY INSURANCE COMPANY

Of New Haven

Incorporated 1841

SURPLUS to Policyholders . \$3,889,296 00 UNDIVIDED Profits . . . \$ 802,506 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

Of Philadelphia

Incorporated 1853

SURPLUS to Policyholders . \$1,893,309 00 UNDIVIDED Profits . . . \$ 432,560 00

FIREMEN'S INSURANCE COMPANY

Of Newark

Incorporated 1855

SURPLUS to Policyholders . . \$6,565,223 00 UNDIVIDED Profits . . . \$2,720,038 00

EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$3,053,576 00 UNDIVIDED Profits . \$811,504 00

GERMAN-AMERICAN INSURANCE COMPANY

Of Pittsburg

Incorporated 1873

SURPLUS to Policyholders . . \$1,080,978 00 UNDIVIDED Profits . . . \$173,718 00

EDWARD E. POTTER, General Agent

W. W. POTTER, Assistant General Agent

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

THE COAST REVIEW

INSURANCE

JAN.

In its 45th year

California Bank Clearings in December

	1915	1914
San Francisco	\$260,941,563	\$220,453,620
Los Angeles	101,779,367	84,400,567
Oakland	17,662,357	15,552,130
Sacramento	10,742,195	8,881,742
San Diego	9,636,940	7,904,614
Fresno	5,785,030	4,897,875
Stockton	5,417,180	4,484,893
San Jose	3,153,632	2,829,144
Pasadena	4,257,177	3,295,718
Bakersfield	1,996,868	1,976,420
Santa Rosa	1,420,388	1,482,094
Long Beach	2,349,557	2,394,933

Bank Clearings of Coast Cities in 1915

San Francisco	\$2,693,688,925—7% inc.
Los Angeles	1,048,130,652—9% dec.
Seattle	612,451,916—3% dec.
Portland	554,451,753—4% dec.
Oakland	181,705,213—3% inc.
San Diego	99,512,791—4% dec.

Building Operations of Coast Cities in 1915

San Francisco	\$ 19,096,728
Los Angeles	11,888,612
Seattle	6,470,655
Oakland	5,045,286
Portland	4,810,165
San Diego	1,183,100

GOLD.—The imports of gold into the United States last year totaled \$457,000,000 or \$400,000,000 more than in the previous year.

California leads in the production of gold, with \$23,005,800. Colorado yield was \$22,191,200; Alaska, \$16,626,700; Nevada, \$11,314,700.

The United States gold product total last year was \$98,891,100, a gain of \$4,300,000.

The Rand gold output was \$186,460,000, a gain of \$7,500,000.

GRAIN.—Of cereals, corn, wheat, etc., the United States last year produced in round numbers 6,000,000 bushels—the largest total. Wheat for the first time exceeded a

billion bushels yield. Oats for the first time exceeded a billion and a half bushels yield. The barley yield was the largest.

The Only One

The Coast Review was the only insurance journal that printed a full and correct table of California life business in 1914.

Index

Coast Review 1915 Index is ready for you. Any publication without an index is not worth binding.

The annual fire loss of the United States varies, according to conflagrations, chance, and business conditions. The 'high fire year' was 1906 when the total was \$650,000,000, \$400,000,000 of which was lost in San Francisco.

The East in 1915 was remarkably prosperous, and the fire loss ratio was very low. The Pacific West in 1915 was remarkably depressed in business conditions, and the fire loss ratio was unusually high, though leaving some underwriting profit.

The reported decline in American fire losses may also indicate a decline in business written, or a falling off in merchandise and factory goods covered. The loss totals published—which are estimates—are usually misleading as to underwriting loss ratios, for with a nominal increase in reported losses it is subsequently developed that the underwriting loss ratio has increased very seriously.

Sales of shares of stocks in New York in 1915 were the largest since 1909—172,960,600.

Make us a good suggestion of \$ value and we will bless you and otherwise reward you.

The Caledonian is now 110 years old.

STABILITY AND STRENGTH

RESOURCES OVER \$52,000,000.00

SUN INSURANCE OFFICE
OF LONDON

NATIONAL
OF HARTFORD

COLONIAL
FIRE UNDERWRITERS
AGENCY

MICHIGAN
FIRE AND MARINE
OF DETROIT

MECHANICS & TRADERS
OF NEW ORLEANS

SUN
UNDERWRITERS AGENCY
OF LONDON

PACIFIC DEPARTMENT

WILLARD O. WAYMAN---CARL A. HENRY

JOINT GENERAL AGENTS

FRANK E. STONE

MAXWELL H. THOMSON

ASSISTANT GENERAL AGENTS

Sansome and Sacramento Streets

San Francisco, Calif.

Branch Offices: Los Angeles, Cal., Portland, Ore., Seattle and
Spokane, Wash., and Denver, Colo.

AGENTS WANTED IN EVERY CITY, TOWN AND VILLAGE.

1863

52nd YEAR

1915

FIRE

AUTOMOBILE

MARINE

Organized in 1863

Fireman's Fund

Insurance Company

Incorporated under the Laws of California.

401 California Street - San Francisco, Cal.

Company's Building

Capital, \$1,500,000.00

Assets, \$10,175,434.49

BERNARD FAYMONVILLE

PRESIDENT

J. B. LEVISON

VICE - PRESIDENT

LOUIS WEINMANN

SECRETARY

A. W. FOLLANSBEE, Jr.

MARINE SECRETARY

H. P. BLANCHARD

ASSISTANT SECRETARY

JOHN S. FRENCH,

ASSISTANT SECRETARY

T. M. GARDINER

TREASURER

Central Department

JOHN MARSHALL, Jr., Manager

39 South La Salle St., Chicago, Ill.

Eastern Department

A. K. SIMPSON, Manager

J. W. LITTLE, Ass't Manager

Mason Building

Boston, Mass.

Southeastern Department

E. T. GENTRY, Manager

Atlanta, Georgia

Atlantic Marine Department

FRANZ HERRMANN, Manager

79-85 Wall Street, New York

VOL. 89
NO. 2

FEBRUARY

SEE PAGE

1916

MAGAZINE EDITION "A"

THE

Coast INSURANCE Review

PROTECTION

An Insurance Journal and Directory

IN ITS FORTY-FIFTH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

INSURANCE PUBLISHING CO., Publishers

Many Field Men Changes Recorded

Comparative Fire Company 1914-15 Premiums

Comparative Fire Company 1914-15 California Prems.

F. U. A. P. 40th Meeting

Indendiary Fires Continue on Coast

Apparently 5 Per Cent Fire Underwriting Profit

Bond of Local Agent Decision

Review of the Year 1915

Annual Statements Reviews

Several Bonding Companies Criticised

Several and Sundry Personal Items

Several Insurance Men Die

Western States Life Surplus Continues Falling

20 Incendiary Fires Bring a 5-Year Sentence

U. S. Fire-Marine Business

Insurance Commissioner Loses in Federal Court

Civil Service Men Sue for Re-appointment

Circulating Extensively in all the
States and Territories of the Pacific
West

PRICE 25 CENTS
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in
South America, Japan, China and
Australasia

LIVERPOOL & LONDON & GLOBE

INSURANCE CO., LTD.

NEW YORK OFFICE, 80 WILLIAM STREET.

H. W. EATON, Manager
G. W. HOYT, Deputy Manager
J. B. KREMER, Ass't Deputy Manager
T. A. WEED, Agency Superintendent

NEW ENGLAND STATES, NEW YORK, NEW JERSEY, PENNSYLVANIA, MARYLAND, DELAWARE, DISTRICT OF COLUMBIA, VIRGINIA, WEST VIRGINIA, NORTH CAROLINA, SOUTH CAROLINA, OHIO, INDIANA, KENTUCKY, TENNESSEE.

NEW ORLEANS OFFICE, COR. CARONDELET & COMMON STS.

CLARENCE F. LOW, Manager
J. G. PEPPER, Ass't. Mgr
R. H. COLCOCK, Jr., Deputy Ass't. Mgr

SAN FRANCISCO OFFICE, 444 CALIFORNIA ST.

R. P. FABJ, Manager
THOS. H. ANDERSON, Ass't Manager

CALIFORNIA, NEVADA, ALASKA, OREGON, WASHINGTON, ARIZONA, IDAHO

MISSISSIPPI, ALABAMA, OKLAHOMA, FLORIDA, ARKANSAS, TEXAS, GEORGIA.

ILLINOIS, MICHIGAN, IOWA, WISCONSIN, MINNESOTA, MISSOURI, KANSAS, NEBRASKA, COLORADO, N. DAKOTA, S. DAKOTA, MONTANA, UTAH, WYOMING, NEW MEXICO.

CHICAGO OFFICE, INSURANCE EXCHANGE

W. S. WARREN, Manager
HUGH R. LOUDON, Assistant Manager
R. H. PURCELL, Deputy Asst. Mgr.

Established 1836

Entered U. S. 1848

The statement of the condition of the United States Branch on the 1st of January, 1916, in accordance with the laws of the State of New York, is as follows:

Assets	\$14,814,383.94
Liabilities	9,972,496.75
Surplus	\$ 4,841,887.19

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire)	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116
And INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126; 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1915, \$8,957,563.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$147,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

AGENCY DEPARTMENT ESTABLISHED 1852
In Company's New Building
444 California St., San Francisco

ROBERT P. FABJ, Manager
THOS. H. ANDERSON, Asst. Manager

Special Agents:

- | | | | |
|-------------------|-------------------|---------------------|-------------------|
| BRUSH | R. H. ROUNTREE | HARRISON HOUSEWORTH | LOGAN B. CHANDLER |
| GEORGE F. GUERRAZ | CHESTER S. MYRICK | F. E. ATKINS | GEO. J. JANES |



CONFLAGRATION-PROOF INSURANCE

TOTAL ASSETS OVER \$40,000,000.00

LOSSES PAID TO DATE

PAID SAN FRANCISCO

OVER

CONFLAGRATION

\$177,000,000.00

\$6,000,000.00

PACIFIC DEPARTMENT

GERMAN
AMERICAN.

PHOENIX
OF HARTFORD

GERMAN
ALLIANCE.

PROTECTOR
UNDERWRITERS.



EQUITABLE FIRE & MARINE INSURANCE CO.

GEO. H. TYSON GENERAL AGENT.
HERBERT FOLGER, ASST. GENL. AGENT

SAN FRANCISCO.

FIRE INSURANCE — RENTS — PROFITS, USE AND OCCUPANCY —
AUTOMOBILE — TOURIST FLOATER — MAIL PACKAGE —
SPRINKLER LEAKAGE

AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE



Representing

The Mutual Life Insurance Company

of New York

You will make money.

The great strength, big dividends and incomparable benefits of the "*oldest company in America*" mean certain success for you.

For Terms to Producing Agents. Address

GEORGE T. DEXTER, 2d Vice-President

34 NASSAU STREET, NEW YORK, N. Y.

Keep Smiling No Troubles Are Piling

It's hard to keep smiling when troubles are piling their weight on your neck till it's sprained; it's hard to keep grinning when others are winning the prizes for which you have pained. It's hard to be cheery on days wet and dreary, when everything around you looks drowned; it's hard to be sunny when all of your money is sunk in a hole in the ground. It's hard to keep laughing when wearily raffing the flagon of grief to the legs, it's harder to frolic when you have the colic, or gout at the end of your legs. But how will it aid you, when woe has waylaid you, to rumble and grumble and swear? There's nothing that's healing in kicking the ceiling; or biting the rungs from a chair.

It's hard to look pleasant when anguish is present, and yet it is strictly worth while; not all of your scowling and fussing and growling can show off your grit like a smile. — Walt Mason, in Los Angeles Times.

In this country, per statistics, 66 out of 100 die without leaving any estate. Whether the 66 are under 21 is not stated. Of age 65 or more, 97 persons out of 100 are dependent on others for food and shelter.

New York city's population, now over 5,000,000, is increasing at the rate of 5 percent a year. In 1920 it will be 6,250,000.

Montana has a beautiful display at San Diego.

INCORPORATED 1861

The California Insurance Co.

Cash Capital, \$400,000 00
Net Surplus, 191,636 00
Total Assets, 1,141,200 00

E. T. NIEBLING, President
 GEO. W. BROOKS, Secretary

W. E. DEAN, Vice-President
 JOHN E. COSGROVE, Assistant Secretary

**HOME OFFICE: Company's Building, 550-558 Sacramento St.
 SAN FRANCISCO, CAL.**

Special Agents and Adjusters

A. N. LINDSAY, H. DUNKINFIELD, Seattle, Washington; R. H. McCURDY, Portland, Oregon; LEIGH H. ROBINS, Los Angeles; J. J. CLAYTON, San Francisco, B. A. SIFFORD, San Francisco

Paid \$2,557,000 in San Francisco conflagration without discount or compromise, and at the rate of "Dollar for Dollar."

LONDON & LANCASHIRE FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

New York Department
 57 and 59 William Street
 A. G. McILWAINE, Jr.,
 Manager



Western Department
 39 So. La Salle St., Chicago
 CHARLES E. DOX,
 Manager

Pacific Department: 332 Pine Street, San Francisco, Cal.
 SAM B. STOY, Manager

GEO. ORMOND SMITH, AGENCY SUPT. San Francisco W. B. HOPKINS, LOCAL SECY.
 J. P. YATES, AGENCY SUPT., Los Angeles, Cal.

SPECIAL AGENTS

George T. Richmond San Francisco	G. L. Goodell Portland
W. W. Gilmore Sacramento	David H. Parry Seattle
J. P. Hague Los Angeles	Henry A. Morison Spokane
N. Gardner Denver	

WILLIAM M. KLINGER, General Agent, AUTOMOBILE DEPARTMENT

Pacific Coast Casualty Company

OF CALIFORNIA

EMPLOYERS' LIABILITY—TEAMS—
GENERAL LIABILITY—WORKMEN'S
COLLECTIVE—VESSELS—ELEVAT-
OR—AUTOMOBILE—PERSONAL AC-
CIDENT—BURGLARY and PLATE
GLASS INSURANCE—FIDELITY and
SURETY BONDS. ∴ ∴ ∴

T. L. MILLER, President

HOME OFFICE:

Merchants Exchange Building
SAN FRANCISCO

Build Your Own Business



under our direct general agency contract. This is a liberal proposition for which men of ability can qualify. A few exceptional opportunities are open at present.

For particulars, address:

JOHN F. ROCHE, Vice-President

The Manhattan Life

Insurance Co. Organized 1850

66 Broadway, New York

Couer d'Alene business-part rates have been increased, some places as much as 25 percent.

Phoenix, Ar., hopes to increase its water supply from a new source, feeding a 24,000,000 gal. reservoir.

RAILROADS

“Every once in a while we hear discussions about railroads and railroad wages,” said a Southern Pacific official the other day. “Few laymen, however, know how the men who operate trains are paid and fewer realize that 45 cents out of every dollar a railroad takes in goes out to its men in the pay envelopes. A still smaller number have any idea as to how wages in train service are figured.

“In other lines of industry an 8 or 9 hour hour or a 10 hour day means that employees do not work less than 8, 9 or 10 hours for a day's pay. In railway train service, however, wages are on a dual basis—either hours worked or, and principally this, miles run. In freight service most wage schedules name 10 hours or less or 100 miles or less as a day's work. So that every man is guaranteed a full day's pay no matter how few hours or miles. Should he work ten hours without running his 100 miles he is paid for his hours. Should he run 100 miles or more in less than ten hours, he is paid for his mileage. Beyond ten hours or 100 miles, he is paid overtime or excess mileage, whichever yields the largest wage. Ten miles is thus equivalent to one hour, or one tenth of a day. If the train runs slower than ten miles an hour, the engineman is paid by hours, if faster, by miles. The result is that practically no employee works more than ten hours for a day's pay and thousands work less than that and even less than eight hours for a day's pay.”

TO HOTEL KEEPER: You are authorized to receive subscriptions for this magazine.



THE
PENNSYLVANIA

FIRE INSURANCE COMPANY

of Philadelphia

Assets Jan. 1, 1916, \$8,251,407.44

Surplus to Policyholders

Jan. 1, 1916, 3,202,659.92

One of the Oldest and Strongest Fire Insurance Offices
in the United States

Pacific Coast Department:

201 Sansome Street, SAN FRANCISCO

R. W. OSBORN, Manager

S. P. MESICK, Superintendent of Agencies

F. J. AGNEW, " " "

SPECIAL AGENTS: A. C. McConnell C. V. McCarthy F. A. Lathrop

TO SAMPLE COPY Receiver:

Write to the Coast Review for Special Offer to
new subscribers.

**A Fire Burning
More Than Sixty Years**

Lansford, Pa., Jan. 31. — The famous mine fire which has been raging more than sixty years, and which started at Summit hill, has burned through the fifteen-foot concrete wall which the Lehigh Coal & Navigation Company sank in front of it 100 feet into the earth several years ago at a cost of more than a million dollars. It is now threatening the mammoth vein in the Panther Creek valley, the largest and richest vein of anthracite in the world.

Already the fire has destroyed millions of dollars worth of coal and the sixty-year fight to extinguish it has cost enormous sums.

The
**Metropolitan
Life
Insurance Company**

Pacific Coast Head Office

Metropolitan Life Building

Pine and Stockton Sts.

SAN FRANCISCO

The Continental (Fire) Insurance Co.

The Strongest American Company

Home Office

Maiden Lane, New York

Western Office

332 So. La Salle Street, Chicago

Fidelity-Phenix Fire Insurance Co.

An Active Supporter of the American Agency System

Home Office

Maiden Lane, New York

Western Office

137 So. La Salle Street, Chicago

American Eagle Fire Insurance Co.

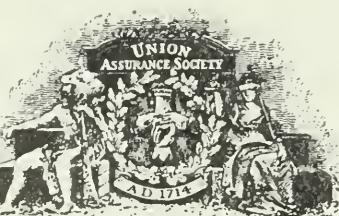
*Incorporated to meet the wishes of American Agents and
take over the business of the Fidelity Underwriters*

HENRY EVANS, President

80 Maiden Lane, New York

*Union Assurance
Society Limited*

OF LONDON



Founded in 1714

*Law Union & Rock
Insurance Company Ltd.*

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

HARRY H. SMITH, Manager

EDW. M. BRODENSTEIN, Branch Sec'y

J. PERCY CARROLL, Supt. of Agencies

SPECIAL AGENTS: F. A. Stahl, San Francisco; F. F. Richards, Los Angeles; W. J. Kulp, Denver; M. B. Boothby, Portland

THE COAST REVIEW

INSURANCE

FEB.

In its 45th year

Hart Ford In France

About fifteen hundred years ago in what is now France, Clovis, King of the Franks, engaged in war with Alarie, King of the Goths or Visigoths. In unfamiliar territory, Clovis and his army came to a swollen river. A white hart, of remarkable size and beauty, says tradition, appeared and walked through the woods. The army followed along the river-bank. The hart led them to the ford which they had been vainly hunting. This ford of the river Vigena (Vienne) is to this day known as the Hart.

The Bluff of a Faker

In one of our Extras — which we have been issuing for more than forty years — we called attention to a pretended dispatch in a weak and watery weekly contemporary. We said then and now repeat that the dispatch was a fake, not being sent as pretended. We said too that it was made up chiefly of extracts from the Cyclopaedia of Insurance in the United States. Here is the deadly parallel:

In the w. and w. c.—

“Mr. Lermite was born at Dedham, Essex, England, in 1855, and entered the service of the Northern Assurance at the age of seventeen.”

In the Cyclopaedia of Insurance—

“Mr. Lermite was born at Dedham, Essex, England, in 1855. At the age of seventeen years he joined the staff of the Northern.”

In the w. and w. c.—

“Some years later, as assistant secretary at the London office, he was given the duty of visiting and inspecting the company's foreign business and agencies.”

In the Cyclopaedia of Insurance—

Some years after, being assistant secretary of the company's London office, the duty was delegated to him of visiting various countries of the world to examine into the

company's business or plant new agencies therein.”

We challenge our country-gossip contemporary to print a facsimile of its alleged 25 ct. dispatch and also with it a reprint of its alleged “special exclusive dispatch” which would have cost perhaps \$1.85.

A bluff offer of \$100—place of concealment not printed—is “that the dispatch, *so far as it related to the death and last illness*, was telegraphed.” Notice the characteristically cunning qualification “so far.” It is an admission that the “dispatch” as printed was a fake. All the alleged news was known in San Francisco or had previously appeared in Eastern papers and the Cyclopaedia.

The Coast Review has spent more for a single telegram than our w. c. has spent altogether for telegrams since it first appeared and failed as a life insurance paper.

The above challenge has not been accepted.

San Diego Dam Breaks With Loss of Ten Billion Gallons

San Diego, Jan. 28. — Lower dam of So. Cal. Mountain Water Co. broke last evening and released a flood which poured into Otay valley and destroyed life and property, over an area of two by fifteen miles. The broken dam had a steel core.

The loss of this water menaces San Diego.

Chicago, Jan. 31.—Edward Ford Johnson, suffering from a nervous breakdown, fell or leaped from the tenth floor of his hotel, and was instantly killed. He had registered from San Francisco, but it now transpires that he was a Chicago insurance man.

Before this land-grabbing war, quicksilver sold at \$35 a flask. It is now selling at \$200.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital
\$5,000,000.00

Net Surplus
\$7,584,515.59

Surplus as to
Policyholders
\$12,584,415.59



Cash Assets Now
\$24,730,602.67

Losses Paid
in
96 Years

\$144,393,662.00

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

W. H. BREEDING, General Agent

E. S. LIVINGSTON, G. E. TOWNSEND, Asst. General Agents

**Main Office, 301 California Street
SAN FRANCISCO**

SPECIAL AGENTS AND ADJUSTERS

J. A. MURPHY, General Adjuster

H. F. MILLS JOHN P. BREEDEN GEO. F. ROBERTS FRED H. RHOADS H. E. O'BRIEN
J. A. GALLAGHER G. S. MARINER E. V. CULVER

(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

HARTFORD FIRE

Insurance Company

Chartered 1810

FIRE, MARINE AND AUTOMOBILE INSURANCE



Assets, January 1, 1915, \$26,954,099 46

Surplus to Policyholders, 9,543,103 12

DIXWELL HEWITT, General Agent

ADAM GILLILAND, Assistant General Agent

430 California Street, SAN FRANCISCO

CITY AND MARINE DEPARTMENT

441 CALIFORNIA ST.

SPECIAL AGENTS AND ADJUSTERS

GEO. E. DEVINE, Sup't of Agencies, San Francisco

J. J. DENNIS, Portland, Ore.

MILTON E. SPAULDING, San Francisco, Cal.

ROBERT E. DOLLARD, San Francisco, Cal.

W. S. DENNIS, San Francisco, Cal.

L. H. EARLE, San Francisco, Cal.

C. E. MILLER, Salt Lake City, Utah

NEIL STEWART, Spokane, Wash.

P. H. GRIFFITH, Los Angeles, Cal.

ERNEST E. PRICE, Los Angeles, Cal.

FEBRUARY, 1916

The Coast Review

INSURANCE

Subscription, \$3 a Year

In the 45th Year

Foreign, \$3.50

Volume 89

San Francisco, California, U. S. A.

Number two

Entered at San Francisco Postoffice as second-class mail matter

AMERICAN FIRE BUSINESS IN THE PAST YEAR

Of a business of nearly \$200,000,000 premiums, made public at the time we write, a majority of the companies report larger premiums than a year ago. The average loss rates are as follows: German companies, 56 percent; British companies, 54 percent; American companies, 53 percent. Altogether the average loss ratio is 54 percent. This result is not as favorable as Eastern reports have led us to expect. In the figures under consideration, there are no marine nor inland marine premiums or losses. Nearly all the fire companies writing inland or marine business show a noteworthy increase. The present outlook is for an underwriting profit of 5 percent. In the preceding year there was a loss of about 4 percent. For the two years, therefore, there may be a profit of only one or two percent.

TOTAL AMERICAN PREMIUMS PROBABLY \$1,500,000,000

The January Coast Review printed a table of grand totals of stock company premiums and expenditures. The total for 1914 is \$1,123,403,252. This includes the contributions to life insurance sinking funds or legal reserves for the far future. But the premiums and assessments of the fraternal insurance societies, co-operative assessment associations, mutuals, Lloyds and interinsurers are not included. We are sure we are not far from the actual American total of all when we estimate it at \$1,500,000,000 annual premiums paid for all sorts of insurance. This is \$15 per capita.

EFFECTS OF THE GREAT WAR

Fire business of 1915, as thus far made public, has not been unfavorably affected by the war in Europe. Notwithstanding the alleged boycotts and the "no trading with enemies" edicts, the American business of the British and German and other warring countries' companies have increased somewhat and underwriting profits have been made.

The American companies have likewise, as a whole, increased their premiums and reaped a satisfactory underwriting profit.

Marine and inland premiums have made large gains, due principally to the war itself.

Fire Insurance In Supreme Courts

Bond of a Local Agent

ARKANSAS

Security Ins. Co. v. Jagers et al 179 S. W.
R. 1008.

Principal and Agent Undisclosed Agency

Where a bond securing the performance of his duties by a local insurance agent was executed by him to the general agent of the company for the latter's benefit, though it was not disclosed therein as the principal obligor, such company, nevertheless, could bring suit on such bond for the local agent's default.

Losses Occurring On Prohibited Risks

Where the bond of a local agent of an insurance company was conditioned that he should keep a true and correct account of all moneys received by him for the company and pay same over, should report business transacted, and in every way faithfully perform his duties as agent in compliance with the instructions of the general agent, and should, at the end of the agency, deliver up to such general agent all moneys, policies, books, and property due from him or in his possession, and that, if such local agent should do so, and reimburse such general agent for all extra expense occasioned by any delinquency or failure to comply with such conditions, the obligation should be void, such bond did not bind the local agent and his sureties to reimburse the company for the payment of losses occurring on policies issued by the local agent on prohibited risks.—179 S. W. 1008.

Insured Must Read Policy

The neglect of the insured to become acquainted with the provisions of his fire insurance policy which he seeks to enforce cannot relieve him of the binding effect of its covenants, in the absence of any evidence impeaching its validity.—Miller v. Home Ins. Co. of New York, 96 A. 267.

Inventory and Books

List made by insured on his purchase of stock two weeks before date of his policy held an "inventory."

Insured's failure to keep a set of books showing the current changes in the quantity and value of his stock, as required by the policy, and his consequent inability to produce any books after the fire, held to avoid the policy.—Id.

Causes Included In Risk

Where a fire policy expressly excepts certain occasions of fire, all other occasions or causes are included in the risk. Unless there are special limitations in the policy, a risk extends to all losses by fire, etc., however occasioned, and mere negligence of the insured, not amounting to fraud, though the direct cause of the fire, is covered by the policy.—Boulevard v. Dirigo Mut. Fire Ins. Co., 96 A. 244.

Merchant Agent— Must Make Full Disclosures

Failure of insurance company's agent to make full disclosure of price paid and facts relating to his acquisition of stock of goods on which he issued a policy to himself held to entitle the company to avoid the policy.

Must Offer To Return Premium

Where insurer having a right to rescind a policy issued by an agent to himself because of incomplete disclosure and of the fact that the insurance was for more than three-fourths the value of the property in violation of Rev. St. 1909, did not offer to return the premiums received, it waived its rights to avoid the policy.—Harland v. Liverpool & London & Globe Ins. Co., 180 S. W. 998.

Price Paid May Not Show Overinsurance

That plaintiff appraised and bought insured property for much less than the amount of the policy held not to conclusively

show that the property was insured for more than its value.—*Id.*

Erroneous

Description

Where a policy described the property as located on a homestead claim, evidence of the true location of the grant was admissible, though there was an error in the description.

Immediate

Notice Waived

A provision of policy requiring insured to give immediate notice of loss held waived by the insurer's retention of proofs of loss and the sending of an adjuster to examine insured.—*Scottish Union & National Ins. Co. v. McKone*, 227 F. 813.

Limitation

As To Suit

The period of limitation begins to run against an action on a standard form of policy of fire insurance from the day of the fire, though the policy provides the loss shall not become payable until 60 days after notice, ascertainment, estimate, and proof of loss have been received by insurer.—153 P. Rep. 1146, Jan. 31, 1916.

Outstanding Naked

Legal Title

A policy, providing that it should be void unless insured be the sole unconditional owner, held not invalidated by an outstanding naked legal title, where insured had the equitable title, the entire beneficial ownership, and was in undisputed possession *Hankins v. Williamsburg City Fire Ins. Co.*, 153 P. 491.

Property in

Course of Construction

Policies of tornado insurance not purporting to cover subsequent constructions held to cover property in process of construction at the time of their issuance but not property the construction of which was begun after their issuance.

A provision of a Wisconsin policy requiring coinsurance held satisfied, though the

coinsurance did not cover all the property insured by defendants, where it was sufficient in amount, and there was no provision that it should be concurrent and cover the whole property.—*Northwestern Fuel Co. v. Boston Ins. Co. of Boston Mass.*, 154 N. W. 515.

Vacancy—

“At Present”

Where an application for a policy stated that the premises were vacant, that they remained vacant, and no extra premium was paid for vacancy, nor a vacancy permit attached to the policy, does not avoid liability of the insurer.—*Maxwell v. York Mut. Fire Ins. Co.*, 95 A. 877.

The use in an application for insurance of the words “vacant at present” does not carry with it the implication that the buildings were soon to be occupied, but the liability of the insurer continues, whether occupied or not.

Where property was insured as vacant, and it was subsequently occupied, and subsequently thereto vacated for a period longer than 30 days, the liability of the company continued, so that, where the premises were vacant when destroyed by fire, the insured could recover on the policy.—*Id.*

Transfer and

Re-Transfer Does Not Void

Transfer of insured property without the consent of the insurer and the subsequent retransfer to the original owner held not to avoid the policy, under provisions for forfeiture in case of change of title not consented to.—*Germania Fire Ins. Co. v. Turley*, 179 S. W. 1059.

Applicants'

Prior Ailment

Although an examining physician stated that the insured had chronic rheumatism five years before she applied for a policy of insurance in which she stated that she had no ailment, it could not be said as a matter of law that at the time she made her application for insurance she did have an ailment.—*National Americans v. Ritch*, 180 S. W. 488. January 5, 1916.

Fire Insurance in Supreme Courts

Erroneous

Reference

Where the evidence conclusively showed that the insured's building was situated on his own land, his mere reference to the wall as a party wall would not defeat his recovery.—*Campbell v. Germania Ins. Co.*, 180 S. W. 389.

General

Allegation Sufficient

Where, in an action on policy, conditions are numerous, general allegation of performance thereof in declaration is sufficient.—*Cohen v. Home Ins. Co.*, 95 A. 912.

Intent Rather

Than Terms

A policy must be construed according to the intent of the insurance agent and the owner's agent at the time of making the policy, and not strictly upon the terms of the policy.—*Etheredge v. Aetna Ins. Co.*, 16 S. E. 687.

The Mutual Intent

To Insure Mds

Recovery can be had on a policy covering merchandise in different buildings situated on two adjoining lots, though the insured property is described as situated on one of the lots, where the insurance agent and owner intended to insure the property while in either or both buildings. — *A. B. Tegley Hardware Co. v. Continental Ins. Co.*, 154 P. 220. February 7, 1916.

Mortgage—Deed—

Not Effective—Not an Incumbrance

A mortgage or deed of trust covering the insured property and purporting to secure an obligation not yet effective at time of loss held not an incumbrance avoiding an insurance policy.—*Downey v. National Fire Ins. Co. of Hartford, Conn.*, 87 S. E. 487.

An unexecuted contract to pledge as collateral for a pre-existing debt an obligation secured by a lien on the insured property, but not yet effective at time of loss, held not an incumbrance such as would avoid the policy.—*Id.*

Construction

A complaint establishing with clarity and certainty that defendant insured plaintiff against fire, and attempted to cancel that contract, cannot be construed as one for failure to perform an oral contract to insure. — *Walrath v. Hanover Fire Ins. Co.*, 110 N. E. 426.

Bonds by Deed of Trust an Incumbrance

A corporation, issuing bonds by a deed of trust on all its property to secure a renewal note, held to incumber its personal property within a fire policy declaring that the same should be void on the property becoming incumbered.—*Hartford Fire Ins. Co. v. Downey*, 223 F. 707.

Right to Change the Beneficiary

The right of an insured to change the beneficiary does not include the power to surrender and cancel the policy.—*Roberts v. Northwestern Nat. Life Ins. Co.*, 85 S. E. 1043.

An insured has no power, with reference to loans and acceptance of surrender value after payment of three full premiums, to surrender a policy during the first year of its existence, without the beneficiary's consent.—*Id.*

Unintentional False Statements

Where a fire policy provided that any false statements before or after loss should avoid the policy, unintentional false statements in the proofs of loss will not preclude recovery.—*Willis v. Horticultural Fire Relief of Oregon*, 152 P. 259

A Substantial Compliance

The keeping and production of a record from which the amount and values of insured cotton contained in the building destroyed could be reasonably ascertained held a substantial compliance with a provision of the policy requiring that a faithful record

of all cotton be kept and produced.—Royal Ins. Co. v. Scritchfield, 152 P. 97.

Cancellation—

Substitutes Policy

Insured, having two policies in his possession at the time of loss by suit against one of the insurers and compromise thereof held to have conclusively elected to accept such policy in substitution for the one which defendant had attempted to cancel. McCormack v. Equitable Fire Ins. Co., 86 S. E. 1059.

Insured's

Books

The "book warranty" clause is complied with if insured's books are sufficient to enable a man of ordinary intelligence to ascertain from them with reasonable certainty the amount and value of the goods destroyed.

Agent's Knowledge of Mortgage

A policy held binding on company where local agent delivering same and accepting premium knew that part of the property was mortgaged, though the policy provided that no agent could waive any provision except in writing indorsed on the policy. Springfield Fire & Marine Ins. Co. v. Halsey, 153 P. 145.

Refusal to

Answer Questions

Refusal to comply with a requirement that insured submit before action to an examination under oath, will preclude recovery on the policy.—Connecticut Fire Ins. Co. of Hartford, Conn., v. George, 153 P. 116.

Where insured refused to state on his examination whether he had executed certain mortgages on the insured property in excess of the amount stated in his application, he was thereby precluded from recovering on the policy.

Ignorance of

Policy Conditions

Assured's allegation in his pleading that he failed to perform the conditions of the policy because of ignorance of same held not to excuse him, where there was no allegation of fraud, misrepresentation, or concealment.

Where Breach

Did Not Contribute to Loss

An allegation that the existence of mortgages on the insured property in violation of a forfeiture clause did not contribute to the loss held not to state facts relieving plaintiff from violating the policy so as to entitle him to recover.—Id.

Life Insurance In Supreme Courts

COLORADO

Northwestern Mut. Life v. Farnsworth, 153 Pac. Rep. 698

Testimony

Too Remote

Testimony of a witness, who knew the insured while the latter was in New Mexico in 1906, that he then had asthma, the application for the insurance having been made in 1910, was properly excluded as too remote to have probative value.

Fraud of

Medical Examiner

Where the medical examiner of a life insurance company knowingly withheld from the company knowledge that an appli-

cant for insurance was diseased, the company issuing the policy, being defrauded for that reason alone, was thereafter estopped to deny liability thereon on the ground of its having been procured by misrepresentations, since the fraud was the willful act of its own agent alone.

Sufficiency

of Evidence

In an action on a life policy, defended on the ground that insured, a physician, had known he was diseased, misrepresented his condition, and had procured insurance by collusion with the medical examiner, evidence held insufficient to show that insured made any knowingly false declaration as to his condition of health in his application.

Evidence**Properly Excluded**

"Nearly all the evidence offered by the defending company was properly excluded as immaterial," said the court.

Testimony that assured had an attack of asthma four years before his application for insurance, presented by the defendant company, was likewise declared to be properly excluded as immaterial.

Began with**Term Insurance**

The date of the year during which the risk of suicide was not insured against held to run from the beginning of term insurance indorsed on the policy, not the subsequent date of the policy itself.—Krebs v. Philadelphia Life Ins. Co., 95 A. 91.

Table on Back**Is Part of Policy**

Where a contract of insurance provided that in no event should assured be required to pay in excess of rates contained in a table on the back of the policy, the table was incorporated into the contract, and insurer could not lawfully demand premiums exceeding the maximum rates fixed by such table.—Rosenfeld v. Boston Mut. Life Ins. Co., 110 N. E. 304.

When Not**Indorsed on Policy**

Under Insurance Law, § 58, held, that neither fraud and misrepresentation by insured in procuring the policy nor a collateral agreement as to when it should be effective, nor indorsed upon the policy, could be set up in defense to an action thereon.—Archer v. Equitable Life Assur. Society of United States, 154 N. Y. S. 519.

Change**of Beneficiary**

Life insurance for the benefit of another, having no insurable interest therein, is not contrary to public policy.

A change of beneficiary held not effected, unless notice thereof is indorsed on the policy, as required.—New York Life Ins. Co. v. Murtagh, 69 So. 165.

Coroner's**Verdict**

The allegation of the answer, in an action on a life policy, that the coroner found that insured committed suicide, presents no defense, his finding not being proof or even evidence of suicide.—De Garcia v. Cherokee Life Ins. Co. of Rome, Ga., 180 S. W. 153.

Right to Change**Beneficiary**

Where life policy reserved right to change beneficiary, the beneficiary has no vested right, and insured's control over the policy was as complete as though he himself was designated as beneficiary.—172 S. W. R. 625.

Reserve Value**Payable to Self**

Insured held entitled to enforce a stipulation of the application made part of the policy that the reserve value of the policy at the end of 20 years should be paid to himself, even though the beneficiary refused to consent thereto.—Robison v. Union Cent. Life Ins. Co., 150 P. 564.

First Premium**Must Be Fully Paid**

Provision of application for life insurance, that insurance should not take effect till the first premium was paid and the policy delivered while applicant was in good health, held not waived by the agent taking part of first premium and telling insured he was insured, and that he would mail the policy.—Laseh v. New York Life Ins. Co., 155 N. Y. S. 255.

Statute Governs**Beneficiary's Right**

Though the paper by which one was made beneficiary of a life policy provided for change of beneficiary without the beneficiary's consent, the policy is governed by St. 1913, preventing the divesting of the rights of a married woman beneficiary without her consent.—National Life Ins. Co. of United States v. Brautigan, 154 N. W. 839.

Miscellaneous Insurance In Supreme Courts

Representations—

Not Warranties

Answers in application for fidelity bond as to correctness of agent's accounts held representations only, and not warranties, in view of stipulations qualifying the provision that they were warranties.—Whinfield v. Massachusetts Bonding & Ins. Co., 154 N. W. 632.

Surety

Estopped

Settlement by the surety of a suit on the bond without the knowledge of the indemnitors thereon held to estop the surety from suing on the indemnity bond.—Fidelity & Deposit Co. v. Henry, 69 So. 1011.

Misdating Sickness

Avoids Policy

Where insured's benefit certificate provided that he warranted the answers made in his medical examination to be true, and that his answers to the medical examiner should be warranties, breach of warranty by insured's misdating an attack of typhoid fever avoided the certificate.—Brotherhood of American Yeomen v. Fordham, 180 S. W. 206.

Heart Failure

From Bath

Where insured suffered from dilation of the heart following the voluntary taking of a cold bath, held, that the injury was not the result of an accident within a policy indemnifying him against injuries effected solely by accidental means. New Amsterdam Casualty Co. v. Johnson, 110 N. E. 475.

Compliance

of Beneficiary

Compliance by beneficiary, within time specified, with provision of accident policy requiring that proof of death be made within 30 days, held to entitle beneficiary to recover without notice of death being given within 10 days.—Barnes v. General Accident, Fire & Life Assur. Corp., 153 P. 489.

A Quibble

Dismissed by Court

That plaintiff's work was shoveling concrete in covered excavation did not render his statement as to occupation in application for industrial policy, "no tunneling," a misrepresentation of material fact.

Where Collector

Fails to Call

Where practice of insurance company was to collect premiums on industrial policy monthly by an authorized collector, failure to pay an installment when due was not a forfeiture, where the collector failed to call therefor.—Vinginerra v. Commercial Casualty Ins. Co., 156 N. Y. S. 573.

Continuous

Confinement

Where insured made several changes of abode during his illness, held, that the insurer was not liable on a policy predicating recovery upon continuous confinement of the insured within the house.

No Tender

of Part Payment

Insured, receiving alleged part payment, did not have to make a tender of this part payment when he brought suit.—Id.

But All Clairvoyants

Are Promoters

Where plaintiff represented he was a mining promoter, when in fact he was a clairvoyant, and used his apartment for telling fortunes, a burglary policy covering the apartment, procured by such misrepresentations, was void.—Reese v. Fidelity & Deposit Co. of Maryland, 156 N. Y. S. 408.

Insurer Not Required

To Defend But Must Pay

Under a policy indemnifying an employer against loss from liability for injuries to his employees, the insurer, though not required to defend, held liable to pay assured sums that the litigation with the injured person cost assured.—Sachs v. Maryland Casualty Co., 156 N. Y. S. 419.

FIREMAN'S FUND INSURANCE COMPANY

—
**Now an Eleven-Millionaire Company —
 Both Assets and Premiums Gained
 Over a Million Dollars Each — Hand-
 some Gain in Net Surplus**

The fifty-third annual statement of the Fireman's Fund Insurance Company is a wonderfully good one. Great strides forward were made in the past year, in premiums and in resources. This great Pacific Coast company is now an 11-millionaire as to assets and an 8-millionaire as to income.

This year's annual statement is a record-breaker. In the history of this very popular and successful company, these largest totals are now reported:

Assets, \$11,326,206, a gain of \$1,150,-772.

Premiums, \$7,821,897, a gain of \$1,194,766.

Income, \$8,206,147, a gain of \$1,185,386.

Reinsurance reserve, \$5,661,582, a gain of \$416,785.

The net surplus is \$2,664,704, a gain of \$389,645.

The expenditures for losses are now the largest, except for 1906, and the total expenditures last year were only \$517,602 less than for that great conflagration year. These expenditure figures also testify to the remarkable growth of the company, the 1915 expenditures being twice those for 1905. In ten years income and expenditures have doubled.

The extraordinary growth of the Fireman's Fund, however, is best set forth in the following flattering comparative figures:

Jan. 1st.	Assets	Prem. Reserve	Net Surplus
1880—	\$ 741,488	\$ 244,604	\$ 153,172
1890—	2,431,718	797,619	484,438
1900—	3,884,381	1,316,823	1,312,721
1910—	7,431,402	3,180,066	2,014,857
1915—	10,175,434	5,244,797	2,275,058
1916—	11,326,205	5,661,582	2,664,704

There was a good underwriting profit on earned fire premiums last year. This was also true as to the marine department, which made a large gain in premium receipts.

The company's fire loss experience in the Pacific West was about the same as its general experience.

The total losses paid were 51 per cent of the total premiums.

Storm Damages In California

The lowest barometer was recorded by the weather bureau in San Francisco on January 27. On the following day storm damages throughout the state were enormous. Three-quarter million additional damage was done in the oil regions, where some 500 more oil derricks were blown down. Redondo's new pier lost 100 feet and \$100,000.

Snow fell in many semi-tropical parts of the sunny state, and in San Francisco there were a few flakey moments, but the beautiful snow was not visible on the wet ground. The 17 feet of snow on Sierra's summits hardened in the wind and sun and grew no less. The heavy rains broke dams and washed away orchards and poultry farms.

In the making of an American shoe 165 machines are used. The shoe passes through the hands of more than 200 workmen.

SUMMARY OF THE
FIFTY - THIRD ANNUAL STATEMENT
of the

FIREMAN'S FUND

Insurance Company of California

JANUARY 1, 1916

ASSETS

Real Estate	\$ 571,000 00
Bonds Owned by Company	5,037,946 18
Stocks Owned by Company	739,860 75
Loans on Bonds and Mortgages	1,138,153 90
Loans on Collaterals	272,937 67
Cash in Bank and Company's Offices	2,141,816 98
Premiums in Course of Collection and Marine Premium Notes	1,327,555 07
All Other Assets	96,935 05
<i>Total Assets</i>	\$11,326,205 60

LIABILITIES

Losses in Process of Adjustment	\$1,147,419 69
Reinsurance Reserve	5,661,581 73
All Other Claims and Demands	292,500 00
Reserve for January Dividend	60,000 00
Capital Paid in Cash	1,500,000 00
NET SURPLUS	2,664,704 18
<i>Total Liabilities</i>	\$11,326,205 60

INCOME

Net Premiums—Fire	\$4,131,391 94	
—Marine	3,690,504 96	\$7,821,896 90
Interests, Dividends, Rents		381,784 65
All Other Income		2,465 08
		\$8,206,146 63

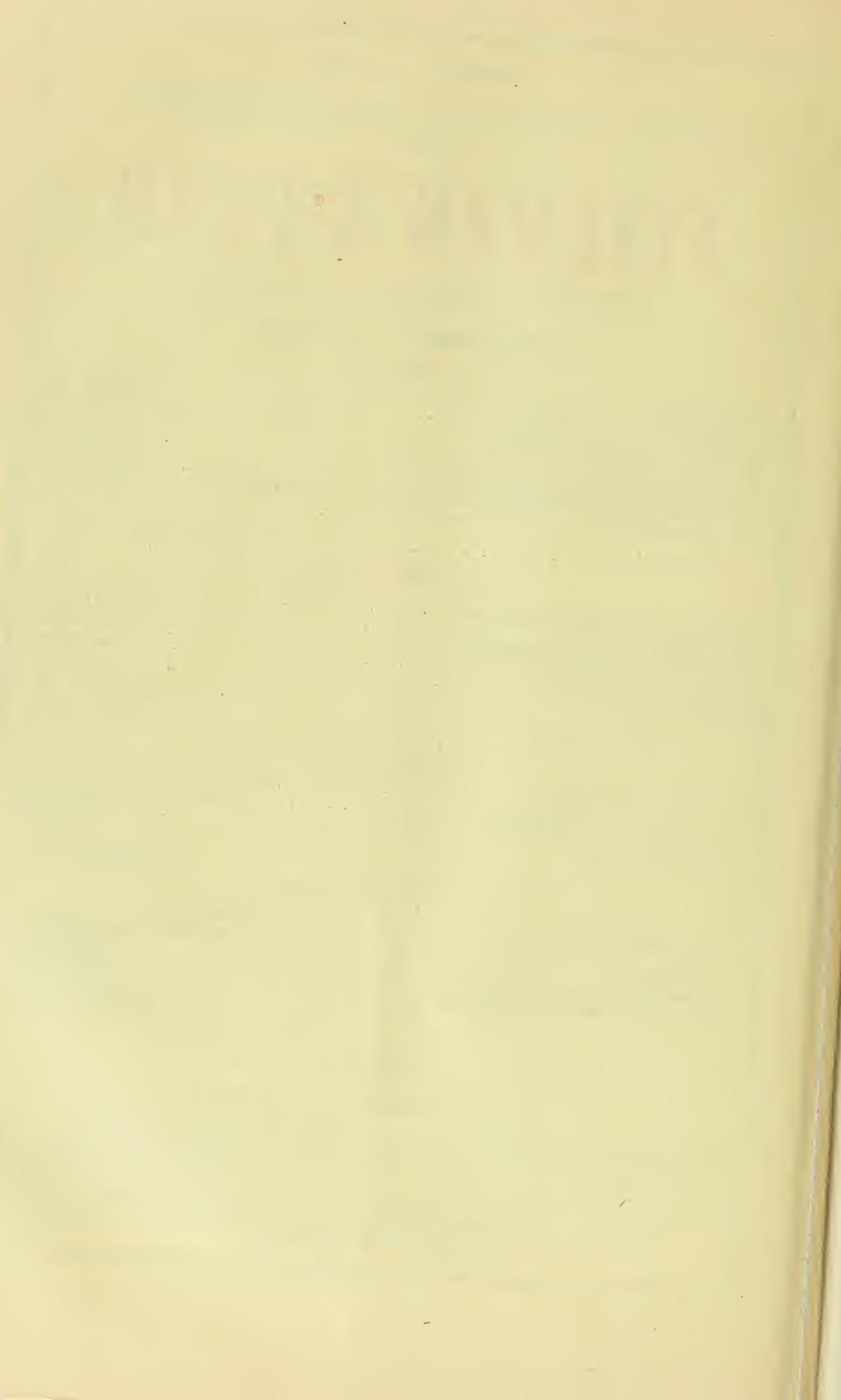
EXPENDITURES

Net Losses Paid—Fire	\$2,321,147 78	
—Marine	1,673,490 31	\$3,994,638 09
Dividends		240,000 00
Commission and Brokerage		1,365,121 11
Taxes and all Other Expenditures		1,485,753 47
		\$7,085,512 67

OFFICERS

BERNARD FAYMONVILLE, President	
J. B. LEVISON, Vice President	LOUIS WEINMANN, Secretary
HERBERT P. BLANCHARD, Asst. Sec.	THOMAS M. GARDINER, Treasurer
JOHN S. FRENCH, Asst. Sec'y	A. W. FOLLANSBEE, Jr., Marine Sec'y

Home Office: Company's Building, 401-407 California Street,
SAN FRANCISCO



GENERAL

Will You Help To Prevent Fires

The Home Insurance Company of New York is circulating many thousands of "Suggestions" for the prevention of fires, as follows:

Will You Help?

If more fires could be prevented, fire insurance could be issued at lower cost to property owners.

The funds held by fire insurance companies are for the common protection of all their policyholders. An unusually large number of fires concern all the policyholders because the price charged for insurance is based on averages.

Will you help to make both property and life safer from fire by trying to prevent fires on your own premises?

Suggestions

1. Do not allow children to play with matches. Buy only safety matches and keep them out of the reach of the children.

2. After using a match, be sure the flame is extinguished before throwing the match away.

3. Do not leave matches in clothing that is to be put away, as in a closet or in a trunk.

4. Do not allow bonfires to be built on your own premises. Wooden fences and wooden roofs, etc., are easily ignited by sparks.

5. Be sure at all times there are no breaks in stove pipes, chimneys, etc., where sparks might escape and start fires.

6. Do not put hot ashes in wooden boxes or wooden barrels, nor on wooden floors.

7. Do not leave dampers in stovepipes open when you go to bed, or go out of the house. Overheated stoves can start fires.

8. Do not allow curtains, etc., to come near open lights, stoves, hot irons, etc.

9. Do not leave hot irons standing on anything that will burn.

10. Do not wind electric wires around nails or any other metal support.

11. Do not clean with gasoline inside of your building, nor near an open fire of any kind.

12. Do not allow incandescent electric lamps to remain in contact with curtains, towels, or any other inflammable material.

Honest Cashier A Pearl Beyond Price

The employer who allows a proved honest cashier to go and employs an untried man because he will work cheaper is doing a little gambling himself. The old cashier of proved honesty is worth a larger salary than the new unproved man; and the poorest economy in business is to place temptation before an untried man at a lower salary. This economy plan has been "weighed in the balance and found wanting."

Ptomaine Poisoning

A press dispatch, some time ago, said that three harvesters were stricken with "ptomaine poisoning caused by eating canned tomatoes." This is a sample of the press news from time to time, varied by causes, as "canned meat," "shell fish," "stale fish" ptomaines. But there is never any proof, never any laboratory tests showing the presence of ptomaine in oyster, fish or can. Is it not more than likely that the ptomaines were developed in dirty kitchens, in dirty and neglected cooking utensils and serving dishes? May not the crack in cup or dish contain and give out the poison?

Oregon.—Ex-Gov. West reminds one of the old-time eccentric Kansas insurance commissioner, McNall, who raised his voice and charged windmills. West loved the limelight and was thankful that he was better than other politicians. He thinks (or pretends to think) that fire insurance men are irretrievably bad as he is bellicose, and wanted and doubtless still wants the legislature to drive out the extortionate fire insurance companies (and their agents), and to provide a small fund for state insurance—say enough to pay the \$100,000,000 insurance losses if Portland should be destroyed by fire.

LOOKING BACKWARD

REVIEW OF YEAR 1915

Litigation

Ruling that an insolvent fire company can not demand return of proportionate part of commissions paid.

Words used in a policy are to be understood in their ordinary and popular sense, unless they have a different meaning by some definite usage.

Wife's interest in property is not lessened by the fact that the deed is in the name of her husband.

Conveyance and re-conveyance is not a change of title.

Agent who issues policy in violation of his instructions is liable for loss and expenses paid.

The average clause in a fire policy on contents of several buildings, is valid, and applicable in apportioning.

An adjuster is without authority to waive any rights of the assurer, unless authority is conferred.

Vacancy after a partial loss is not a breach of the vacancy clause.

Where property is totally destroyed as a result of three fires, the insured can recover for the final fire loss the face of the policy.

A binder is a valid contract, though a standard form of policy is prescribed by statute. A binder is a verbal contract, of which the agent makes a memorandum. The agent may cancel a binder in one company and issue one in another, without notice to the insured, where the latter has requested the agent to keep him protected.

Vacancy clause covers building being moved by permission of insurer.

Broker is liable for loss where he permitted policies to expire after agreeing to keep property insured.

A substantial part of the building must fall to void the policy.

Knowingly giving false testimony at trial of suit under fire policy makes a contract void.

Where one person acquires all the shares of the corporation, it is not a change of title which avoids a policy.

An agent is personally liable on a policy in an unauthorized company, procured by him.

The 100 feet space clause was passed on at some length by a federal district court. The decision appears in the July Coast Review.

The court held that the insured knows the contents of the policy and also knows better than the insurers, the condition of his premises.

When the insured employed two competent watchmen and duly instructed them, he fully complied with the watchman clause.

If property is otherwise sufficiently identified, misdescription as to location will not void the policy. Insured is not bound before suing on the policy to sue to reform it.

There is no objection to determining choice of umpire by lot.

The market value does not necessarily mean that at the place where the property is located.

The right of subrogation may be waived.

Denial of liability after sixty days is not a waiver of proof required within sixty days.

Policy on property in place to which it is about to be removed attaches as valid insurance as soon as the property is moved.

The mortgage clause is an independent contract with the mortgagee, by which other policy conditions are waived.

An insurance broker, entrusted by insurer with delivery of policy and collection of premiums, is agent of insurer.

Where broker undertook to keep property insured, he was not relieved from liability for loss under policy in an insolvent company, though such policy did not expire for three months after the fire.

Refusal of referees to receive evidence as to loss requires the award to be set aside.

The fact that an appraiser appointed by the insurer has frequently been appointed by it and other insurers does not show bad faith or that he was not disinterested.

Insurer must give immediate notice of its objections to proofs.

An equitable title as well as a legal title is the subject of insurance.

Where goods are sold by execution creditor, and, prior to the fire, re-purchased by the execution defendant without having been removed from the store, the policy was not avoided by the sheriff's sale.

When insured fails to make proof of loss there can be no recovery under the policy, unless insurer waives the defect.

A fire insurance agent is not such agent of the insured that notice to him of cancellation is notice to the insured.

An attempt to cancel is not a cancellation unless within the terms of the law and of the policy.

To avoid a policy it must be shown that statements in the proofs of loss were knowingly and intentionally untrue.

Insured may sell land and retain title to house, to be removed. Such sale is not a change in insured's interest in or title to the insured house.

Gasoline in small quantity for cleaning is not "stored."

Use of gasoline engine in barn for threshing does not forfeit policy, such use being customary.

Approximate cause of damage by fire to ship through burning gasoline was the ignition by the match, not the negligence of open buckets of gasoline on the wharf.

Ordinary seaworthiness at the inception of a risk is presumed, but where ship founders in fair weather, the burden of proving seaworthiness falls upon the insured.

An offered abandonment may be accepted even when assured has no right to abandon.

Warranty of seaworthiness also requires that the ship be properly laden, commanded and crewed, with the requisite equipments.

For marine cases see Coast Review Index for year 1915.

The federal "war" stamp tax on marine policies was held unconstitutional because a tax on exports.

Automobile insurer is not liable for damage for running off main road and down a bank, where damage caused by striking any part of the road bed is excluded.

Curbing is part of the roadbed, within the meaning of an automobile policy.

Conversion of proceeds of sale of automobile by selling agent was not a theft within the policy.

Skidding of an auto truck into gutter is not a derailment.

The Maryland Motor Car Insurance Company refused to pay a claim for machine accidentally burned. Supreme court of North Carolina held that as the car was not rented at the time and had previously been hired without the owner's consent, the insurer must pay.

Death by robbers is an accident.

Accident policy makes insurer liable for insured's hand, though the worthless part of the hand was not amputated.

Death resulting from over-exertion by removal of an automobile tire is not an accident.

Death as a result of ptomaine poisoning is the result of an accident.

"Invited death" by shooting is not an accident, according to the ruling of the California supreme court.

No attempted cancellation by the accident insurer will be effective until brought to the notice of the insured.

"Accident" within accident insurance policy is a casualty happening suddenly and unexpectedly.

Reference to schedule of warranties on back of policy makes such warranties a part of contract.

Blood poisoning caught by an accident is a direct result of such accident.

Hunting or rowing for amateur hunters is a change of occupation to a more dangerous hazard.

An accident is defined as a casualty, out of the usual course of events, happening suddenly and unexpectedly and without design of the person injured.

Accident policy insuring while in a railway car, does not cover injuries to insured who was thrown from an unenclosed platform of car.

Damage by dynamite thrown by unknown person is not a riot loss.

A postmaster holds an interest in government stamps and can recover on a burglary policy.

—

The Washington supreme court ruled that fraternal societies can increase their assessments notwithstanding any clause to the contrary in membership certificates.

—

Misrepresentation made innocently and in the belief of its truth will not avoid the life policy.

Assignment of policy by insured when in extremis was void.

A mere soliciting agent has no power to bind a life company.

Acceptance of a small installment of the first life premium with an assurance that the policy was in force, held to make the New York Life liable.

Beneficiary cannot be changed where policy does not reserve such right.

One may take out a life policy and make it payable to one having no insurable interest.

Knowledge of soliciting life agent is the knowledge of his company.

An extension of premium payment of the life company gives the insured the benefit of the thirty days grace for the payment of premiums after expiration of extension.

Partial payment of premium does not keep life policy alive.

Unconditional delivery of a life policy to insured renders the policy binding.

Both husband and wife have an insurable interest in each other.

Life insurance dividends are not corporation tax dividends.

Rights of the beneficiary become vested.

Niece has no insurable interest in the life of uncle.

—

A California judge ruled that a legally adopted child does not share the insurance or property of its natural relatives.

—

False statements in application for fidelity bond, declared warranties, make the policy void, even if made in good faith.

Miscellaneous

Elevator in the building at n. w. corner Montgomery and Sutter streets, San Francisco, fell eight stories. Passengers were either killed or badly hurt. Damage suits are still pending.

Fidelity & Deposit Company, offered to compromise the \$9,250 claims of the Webster estate, for \$5,000. It bonded the administrator, George Gray, who was slain.

General plate - glass demoralization throughout the country.

Immense number of jitney bus accidents, and virtually no recovery for damages.

Insolvent California Mutual Live Stock Company in court.

The San Francisco coroner reported forty automobile fatalities in twelve months.

The Panama-Pacific Insurance Club was organized, to be continued through the year. Rooms were rented in the Insurance Exchange and members were presented with a handsome button for the coat lapel.

The American Surety Company's surplus fell from \$1,110,000 to \$455,000 in nine months in 1914.

There was a "Nine Years' After" celebration at the World's Fair. The fire underwriters' floats were conspicuous.

All hostile insurance legislation at Sacramento was defeated.

The World's Insurance Congress commission at San Francisco estimated that the licensed insurance agents in the United States and Canada amounted to about 410,000, making the number of persons living by insurance about 2,000,000.

The World's Fair opened in San Francisco on February 20 and closed at midnight on December 4. And then it rained.

Fidelity & Deposit Company sued by mother of policy holder killed in an automobile accident. Company defended on the ground that the insured bank-teller had become intoxicated in a prohibition town.

In West Virginia, where the state compensation fund was depleted by heavy mine losses, the employers were held liable for their proportion of the fund's liabilities above premiums, plus expenses and contribution for the disaster hazard.

The Insurance Federation executives organized at Chicago.

The Equitable Surety was merged with a Boston company.

Joseph H. N. Wilson, at Los Angeles, arrested for collecting \$10,000 accident insurance by fraud.

One S. H. Wolfe, a professional examiner from New York City, was imported at great expense (\$50 a day and traveling expenses), by the California state insurance department, to examine the California companies. Wolfe brought his handsome assistant with him at the further expense of the leading companies. To keep in the limelight, Wolfe made picturesque poses and loud noises. The grand jury at San Francisco listened to him and then, as was done in Virginia, contemptuously turned him down. The state corporation commission of Virginia said of Wolfe's report on a company in that state: "Said report of Mr. Wolfe is inaccurate and untrue in many important particulars."

Fire

Horticultural Fire Relief Association of Salem levied an assessment of 40 percent.

Vancouver school board ordered that all school insurance should be placed with British and Canadian companies only.

American Central made advantageous reinsurance contract with the Commercial Union.

Los Angeles court ruled that Joshua E. Youtz, of the Merchants' and Insurers' Reporting Co., must serve his three years' term in the penitentiary.

Convention of Insurance Commissioners framed a new standard form of policy.

Percy B. Sullivan sent to jail for using the mails to defraud.

The buildings of the Pauama-Pacific International Company were insured net, the Brokers' Insurance Exchange having agreed to place the same without commission.

An arson syndicate was discovered at Seattle. Arrests and convictions.

Horticultural Fire Relief Association of Salem, The Pacific Home Mutual and the Oregon Merchants Mutual of Portland, were placed in the hands of a receiver.

Wilbur Springs, California, burned. Ocean Park amusement pier (near Los Angeles), badly damaged by fire.

Mutual fire premiums in California in 1914 amounted to \$340,000, with 45 percent losses. The county mutual loss ratio was 56 percent.

After nearly a year's rumors of the reinsurance of the Franklin Fire, a syndicate identified with the Home of New York secured control of the stock of the Philadelphia company and turned the same over to stockholders of the Home. The new owners reinsured the Franklin's business in the Home. The Franklin had been losing money for three years and its reinsurance was expected.

There was a loud family row in the Pacific National Fire. Directors who criticized the president were promptly ousted. The president was charged with negotiating a loan with insufficient security.

The Fireman's Fund Insurance Company occupied its new home office building.

Spokane, Wash., had a \$150,000 fire.

R. W. Osborn of the Pennsylvania Fire was elected president and R. P. Fabj of the Liverpool & London & Globe was elected vice president of the Board of Fire Underwriters of the Pacific on May 7.

The business section of Valdez, Alaska, was destroyed by fire.

The Royal bought the Hudson Bay of Vancouver.

The Property, of England, failed with \$37,000 assets and \$1,500,000 liabilities. The shareholders lost all capital paid in. The Property was organized to sell cheap insurance.

The new Catholic & General of Great Britain, organized to secure the insurance of Catholics and their institutions, found that it could not secure a sufficient volume of such business, and therefore merged with another company.

Rates were restored in Visalia, Cal., after being open for six years.

The Fidelity Underwriters' Agency, underwritten by the Continental and Fidelity-Phenix, was incorporated as the American Eagle Fire Insurance Company with \$1,000,000 capital and \$1,000,000 surplus.

District of Columbia supreme court ruled that underwriters' boards are not in violation of the Sherman anti-trust law.

Judge Gatens in a decision sentencing two men for arson declared that fire making has become a fine art and that lax insurance methods are much to blame. He expressed his belief that a fire loss should not be paid until a fire marshal passed upon its legitimacy.

The North British & Mercantile Insurance Company of New York changed its name to the Mercantile Insurance Company of America, and increased its capital and surplus.

An Idaho local agent was told to insure a drug store, the new policy to replace one expiring, but he neglected to do so. The Moscow court gave judgment against both agent and his company.

Dwellings occupied by tenant farmers, proving unprofitable, were charged 25c per \$100 extra.

Geo. E. Townsend was made assistant general agent of the Pacific dept. of the Aetna Ins. Co.

The Coast Review published a compilation showing that the average fire commission and brokerage rates in the United States on fire business alone is now 24 percent.

William Sexton's book on "Fire Insurance" was issued from the press. This book is really a summary of what the veteran William knows about fire insurance.

The Butte County Farmers' Mutual of Chico, Cal., retired from business because its members feared assessments.

E. G. Richards, United States manager of the North British & Mercantile, prepared a book on "Experience Grading and Rating Schedule." The book is published by the national Board of Fire Underwriters.

R. Gallegos resigned as assistant general agent of the Phoenix Assurance Company. He is succeeded by Edwin D. M. Knowles, who has been with the company as field man for eight years.

S. M. Anderson, for twenty years cashier of Balfour-Guthrie companies' general agency, was elected secretary of the Insurance Brokers' Exchange, succeeding D. A. Spencer.

The Continental increased its capital to \$10,000,000.

The Pennsylvania Fire amended its charter. It is now authorized to write fire, marine, tornado, hail, sprinkler leakage, automobile, etc. insurance.

The rates at Fresno, Cal., were raised because of the interior fire protection and too many fires.

New York state insurance department report showed that American fire underwriting in 1914 had been conducted at a loss.

John E. Cosgrove was appointed assistant secretary of the California Insurance Company, succeeding J. W. Warner.

Los Angeles adopted the two platoon system and closed several of its fire houses as a matter of economy.

—

Incendiary Fires

Many incendiary hop fires on this Coast.

Hickman, a merchant, and Jenks, his clerk, of Fresno, Cal., were arrested on a charge of arson.

Many incendiary fires occurred on the Pacific Coast. None were set by Eastern fire-bugs.

A California firebug confessed to setting eighteen fires in thirteen cities. He collected insurance on nearly all. Why was his name not in some fire record? This man is now in the penitentiary.

Four incendiaries in Portland were sentenced to the penitentiary.

—

Life

Northern Life of Seattle held a great annual convention.

The Equitable Life and New York Life refused to pay the claim of a widow of a man absent seven years and more, whom the courts had decided to be legally dead.

West Coast-San Francisco Life Insurance Company, with \$350,000 capital, incorporated at San Francisco.

American Life Convention met at Del Monte, Cal.

The governor of New York vetoed the bill restricting the right of lending life company to require borrower to insure with stipulated broker or company.

CALIFORNIA COMPARATIVE FIGURES

Company	Premis. 1915	Premis. 1914
Ætna	\$ 618,741	\$ 567,174
Aachen & Munich	1,271	2,013
Agricultural	118,134	125,690
Alliance	51,612	61,358
American Central	125,965	125,553
American	130,899	117,804
Atlas	207,657	207,559
Boston	58,414	48,785
British & Federal	84,063	69,620
Capital	46,508	40,988
Caledonian	158,376	155,509
Caledonian-Amer.	4,439	3,771
Commonwealth, N. Y.	26,811	28,572
Connecticut	227,595	255,474
Commonwealth, N. Y.	26,811	28,572
Colonial Fire	97,041	109,744
Equitable	38,657	19,627
Fireman's Fund	573,902	563,923
Fire Association	158,113	160,660
First National	15,336	19,620
German-American	401,260	410,923
German Alliance	23,070	28,115
Germania Under's	33,538	29,600
Germania	46,349	37,821
Globe & Rutgers	149,544	154,527
Globe Underwriters	10,979	9,410
Hamilton	6,889	7,434
Hamburg-Bremen	8,164	17,033
Hartford	665,056	628,924
Home, N. Y.	985,218	853,063
Home Fire, Utah	28,973	28,673
Humboldt	48,798	44,217
Insurance Co. of N. A.	256,914	248,137
Liv. & Lon. & Globe	574,415	566,466
Liv. & Lon. & Globe, N. Y.	15,844	4,812
London & Lancashire	278,435	271,758
London	412,625	397,749
Mechanics & Traders	42,406	47,328
Merc. F. & M. Und's	11,309	9,785
Michigan F. & M.	49,573	55,189
Minnesota Under's	7,678	8,151
National Fire	321,691	321,468
Nat'l Ben Franklin	137,403	132,116
Newark	53,697	47,321
New Zealand	264,230	262,727
New York Under's	183,097	178,488
North British & Merc.	459,707	362,378
Northwestern Nat'l	252,043	180,675
Norwich Union	102,532	83,630

Northwestern F. & M.	30,149	15,737
Old Colony	10,632	13,188
Orient	97,517	90,221
Pennsylvania	219,909	219,847
Peoples' National	32,216	30,458
Phoenix, Hartford	318,217	312,070
Philadelphia Und's	79,254	78,379
Providence-Wash.	106,107	112,819
Rhode Island	34,596	22,002
Safeguard	357	. . .
Scottish Union & Nat'l	158,605	169,767
Springfield	337,664	336,078
St. Paul F. & M.	144,565	150,537
Sterling	9,729	20,810
State	16,763	18,527
Sun	246,557	261,281
Svea	118,577	113,992
Vulcan	57,186	48,526
Westchester	73,386	79,945

The W. C. - S. F. Life

The West Coast-San Francisco Life, after writing all values down to bedrock, now has \$2,513,073 assets and \$82,234 net surplus, with \$32,108,416 insurance in force. Income last year was \$1,336,596.

The Home Life's**Excellent 56th Annual Statement**

The Home Life Insurance Company of New York is now a 32-millionaire in assets and a 125-millionaire in insurance in force. The assets, \$32,029,440, gained \$1,398,191. The insurance in force, \$125,660,173, gained \$4,766,740.

Increased dividends were paid to policyholders. The total paid policyholders was \$3,447,381.

Los Angeles Chief Eley**Makes a 30,000 Words Report**

Los Angeles, Jan. 28.—Fire Chief Archie J. Eley yesterday filed an answer to the fire underwriters' criticisms of the fire department work. His answer is a report to the city council. Besides maps, tabulations and diagrams, it is believed that some 30,000 words are used in assigning reasons for the extraordinary fire losses and suggesting improvements for fire protection.

**Manhattan Life's
New Double Indemnity Policy**

All in one instrument and issued at rates much less than those previously charged is the Manhattan Life's new policy providing for double indemnity disability insurance and straight life insurance. At age 35 for \$1,000 ordinary the annual premium is \$25.29 for first year and \$24.30 for subsequent years. Without double indemnity or disability the cost is respectively \$23.89 and \$22.90.

These new policies and new rates are now in effect.

The double indemnity policy provides for straight life insurance, for double indemnity, and for payment of the premiums by the company in case of total and permanent disability.

To no person is a greater than \$5,000 face amount written. This provides \$10,000 in case of death under the travel accident or double indemnity clause, which provides double the face of the policy in the event of death from accident while a passenger on a public carrier.

This original new policy will no doubt prove a ready seller for the additional cost of the valuable extra benefits is only \$1.40 a year per \$1,000 at age 35.

The Hon. Frank J. Byington, formerly with the Underwriters' Inspection Bureau at San Francisco, but now a successful local agent at Reno, Nev., is visiting his friends in this city. Mr. Byington was recently elected Mayor of Reno.

That the Western States Life has only \$50,000 plus surplus matters little. The significant fact is that this company, which does no industrial business, has been losing surplus every year since it began with \$360,207, after paying several hundred thousand for promotion expenses.

Lively Cashier Errs. — Herbert Coney, about 20, assistant cashier for Lloyd, Spengler & Frazer, is under arrest, charged with forging endorsements to checks payable to his employers, to at least the sum of \$300, to meet his "debts of honor."

Answers

C. B.—Wm. Dimond, adjuster, died some ten years ago.

W. B.—We could imagine no sane official as changing his company from a money-making agent to one who never has made money.

False Advertising Punishable

In San Francisco the sealer of weights and measures is "after" auctioneers and merchants who make false advertisements. The Coast Review suggests that he cast his vision in the direction of the several "salvage" companies and others who advertise fire underwriters' sales and include bum goods from anywhere.

California fire underwriters and their agents must prepare to meet the competition of another company which ignores established rates and offers a mutual or a non-participating policy. This is the Millers National, which has large funds and specializes on certain risks. The Board companies and their agents have had nothing to do with the windmilling fight against the admission of the company, as vainly made by Gov. Johnson's insurance commissioner.

Seattle, February 9. — This city will extend mains to the vicinities of the schools in the outlying districts. Beacon av. near Leo is to have a stand pipe of 300,000 gals.

Hartford, Feb. 15. — Lane B. Alexander and A. J. Towne have recently been appointed special agents of The Automobile Insurance Company of Hartford, to act in connection with the development of its general fire insurance business. Alexander was formerly a special agent for the German-American and Towne a special agent for the Royal Exchange.

Frank W. Gordon, a San Francisco insurance clerk, cashed three worthless checks for small amounts to defray the expenses of the Joy Club. Because of arrest he will take a rest.

Royal Life of Chicago is a goner.

New York City fire prems. \$2,000,000 less.

President Hegeman passed the 45th year of his official connection with the Metropolitan Life.

The Knights of Honor order, with a deficit of \$200,000, was declared insolvent.

A receiver was asked for the Northwestern Mutual Life's \$7,000,000 semi-tontine fund. The petitioning Wisconsin semi-tontine policyholders alleged a serious impairment of this deferred dividend fund. The Coast Review was the only insurance journal mentioning this suit.

The American Temperance Life Association went into the hands of a receiver.

The New York superintendent of insurance issued a statement in reference to the Equitable Life and the purchase of the controlling interest by Mr. Dupont from the Morgan estate. He promised that the insurance department would protect the policyholders of the Equitable.

The Metropolitan Life and the Prudential Life both maintained beautiful exhibits at the Panama-Pacific International Exposition. The Hartford Fire maintained an attractive reception booth where visitors from all parts of the country registered.

The West Coast Life and the San Francisco Life consolidated. The new name is West Coast-San Francisco Life Insurance Company, with Thomas L. Miller as president, with former officers as vice presidents, and Gordon Thompson as secretary.

The Northern Life of Seattle occupied its new home office building.

The British papers pitched into the New York Life for buying German war-loan bonds and not buying British war-loan bonds.

The grand lodge of the Ancient Order of United Workmen of New York failed, with \$261,000 liabilities over assets. The California grand lodge of the same order also failed, with \$330,000 liabilities in excess of assets.

The New York Life resisted a large death claim in Los Angeles, after a jury and court had found for plaintiff beneficiary.

The Reliance Life fought the claim of the widow, Mae Dibble, who brought suit under an incontestable policy on the life of her

husband. The supreme court decided for the widow, but at last accounts the Reliance was still refusing to pay the claim. The insured was an employee of the company.

Control of the Equitable Life again changed hands. The chief owner of the Equitable building, General T. Coelman Dupont, powder-man, bought \$51,000 shares of the \$100,000 shares capital stock. For this control he paid \$4,000,000. Stock dividends are restricted to seven percent annual interest. The stock pays the new owner \$3,570 a year, on an investment which Dupont could otherwise realize from \$200,000 to \$400,000 a year. The ownership of the Equitable Life's surplus may have to be determined by the courts. If the stockholders own the surplus, General Dupont paid about what the stock is worth.

The Prudential began issuing only participating insurance.

The queer International Life was exposed on page 162 of the April Coast Review.

The New York Life refused to pay claim on Colorado man, legally dead because absent seven years. The widow won. The company then carried the case to the supreme court and lost as usual.

The A. O. U. W., of California, filed voluntary petition of insolvency. It owes \$320,000 and has no assets

The New York Life compromised for less than one-third the Eva Jane Kinkaid claim for \$10,000. The claimant was a beneficiary of policy on the life of her partner, Kathleen Fitzgerald Bluett, of Auburn, Cal. Mrs. Bluett was burned and inhaled fire and died. The policy was alleged to be incontestable, but the New York Life refused to pay the claim. The company forced the exhumation of the body, and although it was found that death was caused by accidental burns, the company still refused to pay the claim. The beneficiary having married and disliking any further publicity, was permitted by the San Jose superior court to compromise for \$3,000 her \$10,000 action against the New York Life under an "incontestable" policy.

The Knights of Columbus lost a case in the Utah supreme court.

Court ruled that the Equitable Life must give an accounting to a disgruntled policyholder.

Wilbur S. Tupper joined the West Coast-San Francisco Life as manager of a department in central California.

Quarter-Century

Sam B. Stoy completed twenty-five years service with the London & Lancashire Fire general agency on this Coast.

Clarence F. Briggs completed the twenty-fifth anniversary of his connection with the Standard Accident as its superintendent for the Pacific Coast.

Died

Sylvester Clark Dunham, president of the Travelers, died, aged sixty-nine.

President De Boer of the National Life died on Dec. 25.

William Macdonald, engaged in Coast fire underwriting about forty-five years, died on December 13, aged seventy-five.

Henry R. Mann, who had been engaged in fire insurance more than fifty years on this Coast, passed away, aged seventy-three.

D. A. Spencer, an old-time local agent, adjuster and manager, the able secretary of the Insurance Brokers' Exchange, author of "Suggestions to Locals," passed away in his seventy-second year.

Andrew Derby Smith, an old-time fire underwriter and the father of manager Harry Homes Smith, passed away in his seventy-seventh year.

In San Francisco an old employee of the London & Lancashire, Chris R. Browne, died after a brief illness.

Oscar Dornin, many years auditor of the Board of Fire Underwriters of the Pacific, died at the age of seventy-one years.

James R. Quick, one of the leading special agents of the Pacific Coast, died after an operation for appendicitis. Mr. Quick had been with the Fireman's Fund for twenty-one years.

Guy Francis, many years with the Connecticut Fire, became insane and died from rupture of a blood vessel in the brain.

Harvey W. Snow, formerly general agent at San Francisco, died at an advanced age.

Edwin W. Newhall, member of the pioneer commercial and insurance firm of Newhall & Co., San Francisco, died, after being stricken with paralysis.

Mose Oppenheimer of Spokane, one of the most successful local agents on the Coast, passed away.

Edward Hall, formerly secretary of the Oregon F. & M. Ins. Co. and for many years with the Royal Exchange in the Northwest, passed away.

Hugo C. Buchenberger, home office underwriting manager of the Hamburg-Bremen died after a short illness.

The I. W. W., an organization of anarchists, boycotted the hop fields, fruit canners and ranchers of California. They had a red poster which was stuck on barns, telegraph poles and fences.

California state insurance department imported a professional examiner from New York, at \$50 a day and all expenses. It is asserted that this employment was in violation of the civil service law.

The World's Insurance Congress was held in San Francisco. The daily attendance averaged 200. W. L. Hathaway, Mutual Life manager in California, who was the author of the Congress idea, was the commissioner in chief. Exceedingly good papers were read during the six-days session.

Avalon, Santa Catalina Island, Cal., burned on Nov. 29, with a loss of about \$300,000.

A. W. Damon completed the twentieth year of his presidency of the Springfield F. & M. Insurance Company.

Seattle had a big dynamite explosion on a scow containing ammunition destined for the allies in Europe.

"The Fire Underwriters Day" at the Panama-Pacific International Exposition was a holiday for the fire offices. Managers, clerks, and brokers all turned out.

Pacific Coast Securities Co. of California denied permission to sell shares of its capital stock.

The Coast Review showed that the California law makes all mutual policyholders assessable.

Hickman, clothier, and his clerk, charged with arson at Fresno, have been bound over, for trial.

At Ocean Park, Cal., on Dec. 27, the Frazer million-dollar pier had another bad blaze today. Seven concessions destroyed.

Conventions

The Pacific Mutual Life held its annual agency and competitive convention in San Francisco.

The Mutual Life held a great agency convention in San Francisco.

The Metropolitan Life held its triennial convention in San Francisco, with 500 agents present.

The Western life companies—"Convention"—met in Monterey and in San Francisco, where the Pacific head officers of the Metropolitan Life tendered the delegates and their wives a dinner on the Zone.

The Travelers held an agency convention in San Francisco.

The Bankers Life of Des Moines held a convention in San Francisco. This was so helpful that it was decided to hold such a convention yearly hereafter.

Many other companies sent winning delegates to the great Fair. We have overlooked some of these conventions, thru want of space.

Twenty Years Ago

All the local agents of San Jose signed an agreement to form a board.

F. H. Rhoads was appointed assistant manager of the Denver compact.

The Fraternal Guardians had an office in the Safe Deposit building in San Francisco. The partners were: Secretary Howard, William H. Pettis and Harvey W. Snow. The latter two had formerly been connected with an endowment humbug. On returning from the country, where he had been getting new members and organizing lodges, Secretary Howard found all the money spent. In great indignation he resigned. The Royal Fraternal Guardians soon disappeared.

The Liverpool & London & Globe sued the Southern Pacific Company for \$15,000 loss on an ice-house set on fire by the railroad company's defective locomotive. The

jury quickly returned a verdict for the insurer.

The Fireman's Fund established its South-eastern department in Georgia.

According to a Utah paper, "Scotchie," "Slim Jim," "Trilby" (alias Sandy Ferguson), and several other San Francisco specials had a musicale in the Knuttsafford house parlor, in honor of Master B's latest birthday. The celebrated firemen's dog "Tuffy" played on the piano.

On January 1, 1896, the Royal and the Norwich Union, for many years operating in this field under a joint contract, separated, the Norwich Union retiring from the agency.

The State Insurance Co. of Salem, Ore., failed. Secretary E. C. Giltner was appointed receiver. The Fireman's Fund took over a good deal of the business of the company. The State was organized several years previously by H. W. Cottle, formerly with the Washington Mutual. The Coast Review had warned the public against the State a few months before it failed.

The Prussian ministry expelled the semi-tontine American life companies. The Missouri insurance commissioner thereupon expelled the Prussian National from his state, President Cleveland mentioned this matter in his message to congress.

Alfred Allayne Jones and Charles A. Layng "permanently located in Los Angeles as independent adjusters."

Local boards were organized in Santa Barbara, Ventura and Santa Paula, Cal.

Forty-seven years ago R. H. Magill, in San Francisco, represented the Phoenix, Home and the Etna. He had in his office George D. Dornin, William Sexton and William Macdonald. R. H. Magill is in business in Oakland, William Sexton has retired, but is engaged in writing a pamphlet to follow his great book "Fire Insurance"; the other two members of this brilliant quartette have passed away.

On the average, a life insurance policy is continued in force, by the payment of premiums, only seven years.

TIPS AND CLIPS

From Our Exchanges

War Risks Figures—

What is the motive prompting the request of some states that fire insurance companies in filing their annual statements for the year 1915 segregate the amount of premiums and volume of business on what are known as "war risks?" New Jersey, specially emphasizes that such information be given in detail as much as possible. The "skeeter" state is the center of great activity in the manufacturing of explosives and ammunition, and it has been estimated that the fire insurance premiums from this class of business alone will amount to over \$1,000,000. Naturally the price of protection for such risks is large, on account of not only the extra hazard of the business engaged in, but also the hazard resulting from a systematic effort to destroy such plants. By segregating the risks setting all powder plants, munition manufactories and chemical concerns in a class by themselves, it will be possible to get an idea of the average rate charged for fire insurance protection which may be classed as normal. A query has been made as to whether this action is a prelude to proposed fire insurance legislation.—Insurance World.

Federal Supervision—

Another attempt is to be made to bring insurance under the jurisdiction of the national Congress. Senator Weeks has introduced a measure proposing an amendment to the constitution which would delegate to Congress the power to regulate insurance. The supreme court of the United States has decided that insurance is not commerce and, therefore, cannot be made subject to the interstate commerce clause of the constitution. It has been attempted before to effect an amendment to the constitution so as to overcome the decision of the supreme court, but as yet without avail. Senator Weeks, we believe, will find he is traveling a rocky road.—American Exchange & Review.

Scurrilous Attack—

A sensational four-page 5 cent weekly issued in Minneapolis, now only in its first year of publication, printed a defaming story in its edition of January 11, which assailed a number of reputable insurance men of that city, for alleged infraction of the law in the recent Shevlin deal. The character of the sheet, which is called the "Minnesota Searchlight," may be judged when it is stated that the scare headlines occupied far more space than the entire writeup itself. From two and one-half inch wooden type, graduated down, the headlines stated:

Shevlin Insurance May Not Be Paid
Reported That Agents' Commission Was
Rebated and Anti-Rebate Law Violated
Million Dollar Policy, Issued In October To
Protect Assets of Shevlin Com-
panies, Is The One At Issue
"The Horner Organization" and Several
Other General Agencies May Be Forced
To Quit Business If Law Was Vio-
lated and Charge Can Be Proved

Then follows a writeup which is couched in such disgusting terms as to shock the finer sensibilities of all decent minded men. Life Insurance Courant.

Curious Arson Case—

In an arson case at the Leeds assizes a female tobacconist was found guilty of a curiously-perpetrated fraud. Her stock was insured for £100 and, her rent being in arrear, she was under notice to quit. One night about ten o'clock she was seen to leave the shop. A short time afterwards it was found that a piece of cord suspended underneath the shop counter was on fire. The cord was so threaded through several loops of cotton, which were pinned to the counter, that when it had burnt for a time it would drop on a quantity of paper and empty chocolate boxes. — Insurance, Cape Town.

The First Trust Company of Hawaii issues a handsome exchange or sight draft, with a tropical tree and water-reflection vignette.

LIFE INSURANCE

Connecticut Mutual Life Insurance Company

This company still holds the sole record among American companies, which it first established in 1904, of having repaid to its policyholders and their beneficiaries more than it has received from them in premiums.

These are the totals:

Total premiums received, Dec. 15, 1846, to Dec. 31, 1915	\$ 302,236,187.70
Total returns to members and their beneficiaries, in death claims, endow- ments, dividends, annu- ities, surrender values, and other benefits* . . .	\$ 311,968,360.63
Excess of the returns over premiums received . . .	\$ 9,732,172.93
Percentage of such returns	102.89%
The Company had, on Dec. 31, 1915, admitted assets of	\$ 74,167,854.02
To meet liabilities of . . .	\$ 69,741,621.24
And a surplus of	\$ 4,426,232.78

*In addition, the Company holds dividends, with interest thereon, in the sum of \$1,994,315.66.

Good Year for American Life Insurance

Pretty generally the life companies, at least those doing most of their business east of the Mississippi, report gains. It is certain that all companies willing to pay "the price" have written about all the new business they really and badly wanted. Whether the new business will help their dividends is something that time will show. Relatively to the East, the West was not prosperous in 1915.

The Mutual Life of New York now has \$616,528,254 admitted assets. Its reserve for future dividends is \$66,673,719, besides \$17,839,992 dividends payable to policyholders this year.

Canvassing

Soliciting or selling life insurance is a game or a battle, in which if the seller wins the buyer also wins. It is a play or a combat calling for talent on the part of the solicitor and common sense and courtesy on the part of the prospect.

If the solicitor loses, both men lose. No time need be wasted if both solicitor and solicitee are candid. If the latter is candid he will invite proposals which meet his particular needs. If the former is candid, he will present just such proposals and not wander afield and confuse matters.

A sense of duty and a conviction of performance is a help, for it builds character and makes for performance.

Procrastination is always a source of weakness. Disagreeable tasks should be undertaken first. This develops strength. So does regularity of work.

Do not worry about your competitor. You thereby create a mountain out of a molehill. You mesmerize or hypnotize yourself adversely. Worry is a form of retreat.

If you speak disparagingly of your competitor and his company you confess that you are worried.

It is better to give the daily cost rather than the annual cost per \$1,000.

Always assume that the prospect needs some or more insurance and will buy it—perhaps today and certainly soon—and that you are the man who will sell it.

Remember that doubt is visible and infectious.

Remember, too, that confidence is visible and infectious.

Make up your mind to average six interviews every working day, and never many more nor less. There is such a thing as too many as well as too few daily interviews.

Do not run down another company, for thereby you rouse a doubt about your own and may provoke sympathy and inquiry on the outside to your hurt.

Prudential Grand Totals

The Prudential made its greatest record during its first year of mutualization. Insurance issued and revived in 1915 was \$581,090,899, of which \$195,513,413 was ordinary. The increase in paid for insurance was \$217,602,076, of which \$89,856,158 was ordinary. The amount of insurance in force is \$2,810,080,324, a gain of about \$218,000,000, of the outstanding insurance, \$1,114,791,975 is ordinary. The industrial expense rate was the lowest in the company's history.

This Is Indeed Characteristic

October 1, 1911, the Connecticut Mutual Life Insurance Company began a voluntary, systematic search for policyholders. 3,710 cases have been investigated, with the gratifying result that the whereabouts of only 62 of this number still remain unknown. Since the inquiry was instituted, the company has made cash payments of \$274,551.62, under policies on the lives of persons who had deceased in past years; no claim having been made, either because the beneficiaries were wholly unaware of the existence of the policy through its loss, or for the reason that it was considered valueless by them.

The insurance was for \$2,000; the insured was a physician; the plaintiff, his widow; the defendant insurer the Northwestern Mutual Life. The policy was dated Jan. 3, 1910. The insured died Oct. 12, 1910, possibly of ephysema, a disease not necessarily fatal. The defendant alleged fraud and said the insured had had asthma several years, likewise a disease not necessarily fatal. Fraud was alleged by the insurer, on the part of the insured and its examining physician. If the doctor had insured for \$10,000, something worth while, the Colorado supreme court might have considered the defendant Northwestern Mutual's plea with some patience, but it ruled against the company in every contention and said:

"We cannot assent to the proposition that an insurance company may avoid its

contract of insurance upon a mere inference that the insured, solely because of the fact that he was himself a physician, knew he was afflicted with a particular disease."

Bankers Life Company of Iowa

Profitable investments and prosperity are shown in the record amounting to nearly \$26,000,000 for the year 1915 without the loss of a single dollar, a record which stands also for the entire history of the company, and with an average of 5.75 percent of interest earned on mean ledger assets for the year 1915. The amount of delinquent interest at the end of 1915 was only \$76. This last record is believed to stand without a parallel among financial institutions. The Iowa law requires conservative appraisalment of all properties upon which the company makes loans and the total of such appraisalment is \$88,679,976, which is more than three times as great as the total amount of loans.

The admitted assets, nearly \$28,000,000, gained nearly \$3,000,000. Nearly \$32,000,000 insurance was written, making a total of nearly \$400,000,000 in force. The increase of over \$2,500,000 in the amount of securities on deposit with the state of Iowa for the protection of its policyholders (nearly \$26,000,000) is noteworthy.

Iowa's share of the total business written was nearly \$5,000,000. The Bankers operates in thirty states.

Some \$4,320,000 death losses were paid in 1915 and a total of \$43,854,322 in such losses paid by company since organization in 1879 and with 99½ percent of all the losses, amounting to nearly \$44,000,000, paid on the same day that proofs of death were filed.

Chas. A. Peabody has now been ten years president of the Mutual Life of New York. In this decade the company has made its great record as a payer of dividends to policyholders, increasing yearly, with a grand total exceeding \$120,000,000.

Mexico is our back-yard. Look at it!

To a Beginner

I do think that it will not be profitable for you to spend overmuch time in studying other companies, at least this stage of your career when all the spare time you may have can well be devoted to studying life insurance in general. Competition can be avoided to a great extent by a mere statement that you are selling Pacific Mutual policies and that is all that you care to discuss; that you will allow the other man to make the presentation of his goods. You might very well add, too, that when an agent begins to discuss another company there is a great danger of his over-stepping the lines of truth and fairness and that you believe that such danger is best avoided by restricting yourself as much as possible to statements regarding your own company.

My experience is that when two or more agents enter into competition which involves, as it generally does, a considerable number of technical statements, the prospect is usually confused, often worried, and sometimes disgusted with the whole business. Furthermore, in such cases, since the applicant is rarely in a position to exercise intelligent judgment, the case goes as often as not to the agent whose personal impression has been the best, and I have often realized that the best impression has been created by the agent who refrained from making statements detrimental to his competitors and confined himself almost entirely to pointing out in as simple a manner as possible the strong points of his own contract. — Forbes Lindsay, in Pacific Mutual News.

In 1915 the Connecticut Mutual Life wrote 10,994 new policies for some \$25,000,000, or an average of about \$2,250 per policy.

The Montana Life reports \$1,204,140 assets and \$341,776 net surplus; \$3,957,000 new business for 1915, and \$11,478,869 insurance in force. Very creditable gains.

The "incontestable" clause in life insurance has been made rather ridiculous in California, by the New York Life and the Reliance Life.

NEW
Life Insurance Laws
in this country
AVERAGE 6 A MONTH

—
*THERE IS TOO MUCH
LEGISLATION*
—

"The Country Least Governed is best Governed."

Union Central Life Sued By a Stockholder

Columbus, O.—E. G. Alcorn has brought suit for an injunction and an accounting against the Union Central Life of Cincinnati. He alleges that the company has diverted many thousands of dollars of its funds to its stockholders instead of to its participating policyholders. The suit is in behalf of all policyholders. The petition says the profits of participating and non-participating policyholders have been mingled, and that the company has no legal right to claim that any of the profit have gone into the general or non-participating profit.

The petitioner asks that the Union Central be enjoined from paying any further of the stock dividends declared some seven years ago.

The Cleveland policyholder who sued, it is asserted, received \$10,000 as a compromise.

Several companies have concluded to discontinue blood pressure tests. This is wise—in a Presidential election year.

—
If a man can do the same thing better than you can, then he is "the better man."

Independent Order of Foresters on the Down Grade

Our uptothe minute Belfast contemporary, Insurance and Financial Gazette, says in one of its recent issues:

Recent issues of the Board of Trade returns contain indisputable evidence of the retrogression and decay in the affairs of this society, which we have foretold for many years. As was to be expected, the symptoms bear a close resemblance to those which heralded the termination of the career of the notorious Mutual Reserve Fund.

Among these symptoms is a rapid decrease in the volume of business in force. The following were the numbers and amounts of insurance policies in existence according to the order's valuation schedules:

31st Dec.	No. of Policies	Am't of Policies	Average Policy
1907	257,267	£51,411,851	£212
1912	213,054	49,570,627	204
1913	222,149	44,684,256	201

During the five years ending 31st December, 1912, the decrease in membership was represented by 14,213 policies for £4,841,224. During the succeeding twelve months the wastage was 20,605 policies for £4,886,371. And this in spite of frantic efforts to secure new entrants, and to induce members to remain.

This is the inevitable and invariable result under the assessment system, when the relentless increase in the cost of life assurance comes to demand increased levies or assessments. The deluded members take flight, and panic spreads quickly. Policyholders in good health clear out; those who cannot obtain assurance elsewhere hold on. These simultaneous movements lower the vitality of the office, and increase its death rate. And, of course, under such conditions the enlistment of new members becomes a task of extreme difficulty.

Incontestable clause on life of a trusted employee of insurer, is as binding on the insurer as if the policy had been issued to a stranger. The provision of no contest after one year from its date, except for non-payment of premiums, prevents insurer from contesting the policy after one year. In

this case the Reliance Life Insurance Company ignored this incontestable clause in its policy and refused to pay the claim to the widow of its deceased employee. The company took refuge in the California civil code. The supreme court of the state would not recognize such application of a statute. At last accounts the company was still fighting this claim.

Need of a Special Life Policy

Everywhere in this country, and notably on this Coast, a large proportion of the homes are being paid for on the instalment plan—something part-yearly or yearly on the principal, and interest on the unpaid remainder. Insurance on the home must be kept in force, by the buyer or by the lender for the buyer, payable to the mortgagee.

There is, of course, a possibility that the buyer of the acceptable risk type may die before the mortgage is "lifted," but no mortgagee ever requires the mortgagor to insure his life as well as his house to secure the mortgage.

The home buyer with a family or other dependents should secure death and disability as well as fire protection.

The life insurance companies should supply the home-buyer's special need with a special policy, one with a decreasing sum payable yearly, in accordance with the decreasing sum due under the mortgage, and at a correspondingly low annual premium rate.

Such a policy would be an easy seller to home buyers. The commission would not be large, but it would be large enough for the time spent in securing such easy business. And would not the business thus written "pave the way" for other and more profitable business?

The policy we recommend will not be adopted in this country until more enterprising life underwriters in other countries set the example. Our American life underwriters, nowadays at least, are business getters and not policy-originators.

FIRE AND MARINE INSURANCE

The Successful Canton Insurance Office

Established in 1836 and reorganized in 1882 under "The Companies Ordinance, 1865," the Canton Insurance Office of Hong Kong, China, has been represented in the United States for thirty-four years, by Messrs. Parrott & Co. of San Francisco. This very old firm represents, as the general agent, the Canton for the Pacific Coast and the Hawaiian Islands. J. J. Theobald, a marine underwriter of long experience, is the marine manager of the general agency.

The Canton, as per last statement, has \$3,106,203 (gold) assets. The capital is \$250,000. The reserve and reinsurance funds are \$1,142,887. The investment and exchange fluctuation and underwriting suspense accounts, which are treated as liabilities, amount to \$331,097. The balance, as per the balance sheet, is the "working account," a total of \$1,100,342, out of which surplus the usual dividends were paid.

The company's income, in the year under consideration, was \$1,872,430, a gain of \$551,511. Nearly all this very large gain was in the premium income, which totaled \$1,747,823. It was a very favorable year for the company, with a light ratio of losses to premiums earned.

The Canton is a conservatively managed company, of excellent reputation in the marine insurance and business worlds. It has agencies in the principal seaports of the globe—seventy-eight in all.

We believe it would be well for all interested in American fire underwriting to take into consideration the possibilities of disorganization and competitive struggles, with serious losses, due to present conditions. It was said of the world's greatest military genius that he believed in Fate but left nothing undone for Fate to do. Underwriting genius may trust to Luck but should leave nothing for it to do to perpetuate co-operation and adequate (meaning profitable) rates. "The enemy" is always near and

well entrenched. Are there not now tendencies in American fire underwriting which may lead to disaster?

Praise for Sexton's "Fire Insurance"

August 22, 1915.

Coast Review:

Uncle Sexton never put his mind and hand to any project that good did not evolve. I have his "Fire Insurance," and thoroughly recommend its teachings to all interested in the fire insurance business, and especially to those interested in the adjustment of loss claims.

Calvert Meade.

Seattle, Wash., August 18, 1915.

The Coast Review, San Francisco, Cal.
Gentlemen:

I have known Mr. Sexton for a great many years and especially do I remember him from the fact that when I was a boy I got in a fight with one of his sons and Mr. Sexton came along and gave us both a good spanking and sent us home. Ever since then, I have had a very high regard for Mr. Sexton, for whenever he attempts to do any work I have that recollection that he can do it most thoroughly. More I cannot say except that I have read Mr. Sexton's book and can have only words of praise for him.

Yours truly,

Lee McKenzie.

Hilo, T. H., Sept. 2, 1915.

The Coast Review, San Francisco, Cal.
Dear Sirs:

In reply to your favor of Aug. 4th re Mr. Sexton's book, "Fire Insurance," I have to advise that I have read the same with much interest, and recommend it to any agent wishing to conduct his agency in a proper manner.

I am unable to write such a statement as would make a good advertisement but am quite willing to subscribe to anything which you may write commending the book.

Yours very truly,

H. C. Mariner, manager.

PACIFIC MUTUAL A 35-MILLIONAIRE**Life Insurance in Force, \$161,000,000—
Large Gains in Assets, Surplus and
Income**

Out on this Coast we are not in the war prosperity swim but our great California life insurance institution, the Pacific Mutual Life Insurance Company, had a very prosperous year nevertheless. It made a gain of over \$3,000,000 in admitted assets, advancing the total to \$35,656,611. The \$40,000,000 grand total is in sight.

The cash income was \$9,753,687, a gain of \$247,571. This indicates a \$10,000,000 income this year.

The surplus, assigned and unassigned, is now \$3,504,807, exclusive of the \$1,000,000 paid up capital. This is a gain of \$514,962. If a similar gain is made this year, the next annual statement will show over \$4,000,000 net surplus (assigned and unassigned) and over \$5,000,000 surplus as regards policyholders. As it is now, the proportion of gross surplus to assets is exceptionally large.

The total life insurance in force is \$160,659,702, a gain of \$6,134,255. This grand total maintains for the Pacific Mutual a place among the great life companies of the world, with large undertakings for the protection of the future. Though 1915 cannot be regarded as a very good year for Western life companies, this California company wrote \$21,518,654 new business. The proportion of gain in outstanding insurance to new business written is large.

Since organization in 1868 the policyholders of the company have been paid \$44,350,778. Increased divi-

dends—nearly half a million more—will be paid policyholders this year. The death rate, the actual to the expected or tabular rate (65.89), continues low, indicating a superior class of risks and good medical selection. The average rate of interest earned on invested funds is 6.25 per cent, or slightly more than in the previous year.

The Pacific Mutual writes both life and accident insurance. Good connections may be made by agents with the company or any of its general agents.

**Delivery of Life
Policy to Man in Ill Health**

A local soliciting agent held without authority to waive a stipulation of the policy that insured must, at time of delivery of the policy, be in as good health as described in the application. But where co. with knowledge of the facts retains proceeds of a check for premiums it is estopped to urge that no risk attached under policy.—154 P. 44.

Spokane.—Thos. J. Ennis sued the New World Life for \$73,000. lost—he says—by the company repudiating an option on 20,000 shares, given to each of the trustees. Commissioner Fishback advised the repudiation of this offer, as being a discrimination against other purchasers. President Cannon and Trustee Ennis then attempted to oust the present officers. The federal court decided against Ennis.

The Equitable Life has carried an Iowa case to the federal court. It lost. The policy was "incontestable." There was a mistake of one year in the age given in the application. It was held that the incontestable clause precluded the insurer from making a defense because of misstatement of age, not only as to all, but to any part of its liability.

The Pacific Mutual Life Insurance Co.

OF CALIFORNIA

RESULTS FOR 1915 -- FORTY-EIGHTH YEAR

New Life Insurance Issued (Paid for Basis)	\$ 21,518,654.00
Total Life Insurance in Force, Dec. 31, 1915	160,659,702.00
<i>Gain in Life Insurance in Force</i>	6,134,255.00
Total Cash Income	9,753,687.16
<i>Gain in Cash Income over 1914</i>	247,571.11
Total Paid Policyholders	3,939,593.98
Grand Total Paid Policyholders since Organization	44,350,477.81
Surplus, Assigned and Unassigned (Exclusive of Capital)	3,504,807.47
Gain in Surplus (Assigned and Unassigned)	514,961.90
Gain in Admitted Assets	3,051,998.79
Gain in Reserves	2,315,612.81
Premium Income, Accident Department	1,794,094.77

BALANCE SHEET, DECEMBER 31, 1915

ASSETS

Loans on Real Estate	\$20,117,164.74
Amount of Loan does not exceed the statutory Percentage of appraised value	
Loans on Approved Collateral	1,809,253.94
Loans to Policyholders	7,036,470.80
In no case does amount of Loan exceed the Reserve held by the Company	
Bonds Owned	2,853,858.07
Real Estate Owned	1,296,857.62
Including Home Office Building	
Interest Due and Accrued	504,814.33
Outstanding and Deferred	
Premiums { Life Department	627,589.84
{ Accident Department	313,747.81
Net Amount, Reserve charged in Liabilities	
Cash on Hand	1,096,608.19
Including Deposits drawing Interest	
Other Assets	245.70
Total Admitted Assets, -	\$35,656,611.04

LIABILITIES

Reserves on Policies	\$29,906,225.44
Claims in Process of Adjustment	451,518.01
Premiums and Interest paid in Advance	199,956.83
Reserved for Taxes Payable 1916	146,000.00
All Other Liabilities	448,103.29
Including \$124,426.94 Reinsurance Fund and \$102,909.28 for Agents' Commissions in Accident Department	
Total Liabilities	\$31,151,803.57
Capital Stock	1,000,000.00
Surplus Set aside for Future Dividends to Policyholders	2,427,461.56
Surplus Unassigned	1,077,345.91
Total, - - -	\$35,656,611.04

Death Rate

Actual to Expected, 65.89%

Good Connections can always be made with our General Agents throughout the Country



FOUNDED 1868

Average Rate of Interest

Earned on Invested Funds, 6.25%

HOME OFFICE
LOS ANGELES, CAL.

MISCELLANEOUS

Big Row

Among Surety Companies

San Francisco's mayor directed the city departments to accept surety bonds from a few named companies only. Result, a row. The other companies have their fighting togs on.

The mayor wants the city to be secured only by companies listed by the federal treasury department, and the bond to be likewise limited to 10 percent of policy-holders' surplus.

Until recently many of the bonds accepted by the city have been written by Marshall Frank's new company. Frank is the man who did not do a thing to his former company. The Surety Underwriters Association is "after" Frank and Hawley's scalps, for these men are rate-cutters; but the latter say they are not writing at less than the association companies formerly did.

It is asserted that "the associated companies had agreed to write a Twin Peaks tunnel bond for a New York contracting firm only, the higher bidder."

It is also asserted that the new California Casualty Co. and the new Surety Company of California, are writing big bonds entirely out of proportion to their slender resources.

California Bank Clearings in January

	1916	1915
San Francisco	\$241,397,625	\$216,324,858
Los Angeles	97,919,923	86,625,062
Oakland	16,658,233	15,214,257
Sacramento	9,929,433	8,021,878
San Diego	8,643,302	8,647,909
Fresno	4,410,966	3,948,309
Stockton	6,121,272	3,866,852
San Jose	2,985,162	3,075,314
Pasadena	4,142,644	3,802,117
Bakersfield	1,478,264	1,788,501
Santa Rosa	801,651	1,025,989
Long Beach	2,230,820	2,302,414

The Commercial Casualty Company refused to pay a claim on the ground that the insured, who worked in the subway, was a tunnel-worker. The laborer shoveled concrete in a covered excavation. The New York supreme court dismissed this objection of the foolish insurer as untenable. The

court said that subway-building is excavating and not tunnelling, and that even if the employer of the insured were engaged in tunnelling, within the meaning of the policy, it would not necessarily follow that the business of shoveling concrete in a tunnel which was already dug, would be tunnelling. To which we add that it is such defenses as this to a just claim that have resulted in state industrial accident insurance.

Certainly unfair to the waiter, is that ruling of the Pennsylvanian commission, denying the autocrat of the dinner table any allowance for his tips in basing on wages any compensation for injuries. Waiters receive the lowest wages and are expected to have clean linen and other clothing, and be otherwise sanitary, and keep their thumbs out of the soup. They are paid low wages in the expectation of tips, as by custom. Indeed, their wages are based on average "net" tips; and their wages in some high class restaurants are nil, and in others the waiters pay the proprietors something for the privilege of serving, in evening dress, customers likewise in black-crow evening dress.

Massachusetts supreme court has ruled that aggravation of an ailment by employment is covered by the state compensation law. In this case the female employee had a weak heart. She strained herself while working and had angina pectoris.

The 4th edition of the Workmen's Compensation Laws by States (Workmen's Publicity Bureau, New York) is revised to December 1, 1915. It shows states without such laws number 17, but Utah and "Alabama have "leanings." Idaho and New Mexico are still unconvinced but politicians scenting new jobs and graft will get compensation laws and accident commissions. Alaska, Washington, Oregon, California, Nevada, Arizona, Montana, Wyoming and Colorado have such laws.

Poor Depositors of a Looted Bank

Bonding Companies Get Their Pound of Flesh

Heaven help the unlucky depositors of a looted bank, for, unlike some other people, they can not help themselves.

There is the case of the California Safe Deposit & Trust Co. bank, for example. The state bank commissioners said the bank had \$2,000,000 capital unimpaired and \$600,000 surplus besides. But at that time the bank had no surplus and no capital and scarce half the assets claimed and sworn to, and attested by the commissioners.

A receiver was appointed and gave a million dollars bond. In time he paid dividends to the policyholders and disposed of property of the bank and greatly reduced the liability of his bondsmen.

The money in hand and later received having been paid to the creditors, and the liability being nominal, the receiver asked the court to reduce the bond. The court so ruled.

These surety companies were notified:

The American Surety Co.

The American Bonding Co.

The Massachusetts Bonding Co.

These companies demurred. They insisted on staying on the bond, even if they assumed no liability and ran no risk. They didn't insist very loud, however. But, very much to the receiver's surprise, they finally presented a bill for premiums for bonds not wanted and of no service.

They went to court with a suit for premiums not earned, making some technical point or other; and Judge J. M. Seawell thought their legal point well taken and reversed his previous decision.

Thus do bonding companies increase the unpopularity of bonding insurance and march forward fast to the time when the state will intervene and establish a state court bonding commission.

The three companies get their unearned premiums on not wanted policies, and the poor depositors of a looted bank pay them—and the lawyers.

Bonding Suit

And the Company's Defense

In Oklahoma Sash & Door Co. against the American Bonding Co., Ok. S. C., Pacific Reporter, January 31, the insurer defended on the ground that there was no liability, the bonded employee not having signed the surety bond issued by the insurer to the insured. This omission appears to have been an oversight on the part of both the insurer and the insured. The bonded employee was "short" \$294.

The petitioner alleged that the bonding company knew that the employee had not signed the bond; that the bond was accepted as complete; that the surety company, knowing the employee had not signed the bond, accepted and retained the premium. There was a judgment for the defendant insurer. This was reversed by the supreme court and the case remanded for new trial.

There was plainly a waiver of the condition requiring the signature of the employee to the bond. The plaintiff set out a number of instances of defalcation, but the insurer had the "nerve" to insist that this statement was not an allegation of embezzlement. It is to be feared that such technical defenses will bring about the creation of a state bonding fund. The federal government now has under consideration a proposed fund for the bonding of its postoffice employees.

Automobiles

Still Increasing

In despite of fires and accidents and quick-wearing, the number of motor-cars is increasing. The price is lowering. It is estimated that 1,000,000 motor vehicles will be made this year.

In five years prices have fallen, some 25 and others 50 percent. Today one can buy a better 6-cylinder for \$1,500 than a \$3,000 4-cylinder car of five years ago, same make. The useful \$300 4-cylinder 4-passenger car is "in sight."

There are 2,400,000 registered motor-cars in the United States. They use up 14,500,000 barrels of gasoline a year.

Immediate Notice and Reasonable Time

Here is a company that denied liability because notice of sickness was not delivered on the very day. An insured horse fell sick at 2 p. m. The owner, four miles out of town, was finally able to phone to a veterinary, and the two men worked hard to save the sick animal until it died about midnight. The insurer refused to pay the horse-death claim, on the ground that the insured did not give immediate notice of the sickness; and appealed against the judgment for \$101.87. The appellate court of Indiana, 111 N. E. Rep. 18, decided against the appellant company, upholding the lower court. It held that the notice given the following day was given within a reasonable time.

The court also held that the applicant, who could not read writing, had a right to believe that the agent had recorded his answers correctly and had asked all questions required. It is a fact that there are agents who will not permit the "wrong" answer to cost them their commission.

Indians' Marriage Law Upheld

The squaw had 13 children, 7 by her husband and 6 by his brother, who "married" her Indian fashion, without the blessing of a priest or a fee for the salary of the license clerk. The deserting Indian husband was satisfied. Brother Tom supported the family. But while working for a leather company at Briceland he was killed. The l. c. said there could be no claim because Tom had not been licensed to support his brother's children, nor married according to the white man's Tweedledum law. Therefore the grass widow and her 13 offspring could not legally claim anything. The Cal. ind. acci. com. compromised the matter and recognized the Indian's Tweedledee marriage law. The sum of \$1,515.90 was ordered paid a guardian for good Indian Tom's 6 offspring.

The Clothing Contractors Mutual of New York, doing a compensation business, has quit, because the business is too hazardous.

National Surety Co. Largest of the Kind

The largest surety company in the world is now the National Surety Company of New York. It has \$3,289,511 surplus over its \$3,000,000 capital and all liabilities. The two items make over six and a quarter millions of surplus to policyholders.

During 1915 the capital was increased from \$2,000,000 to \$3,000,000. The surplus increased \$500,000 paid in and also \$887,556 from profits and gains in security values.

The National Surety now bonds more persons than any other surety company in the world.

The total assets now are \$9,950,895, a gain of \$2,539,645 in the year. The gross premiums were \$5,401,615; the net premiums were \$3,775,286, a gain of \$285,365.

Frank L. Gilbert, a well known surety underwriter, is vice president and Pacific Coast manager.

Creditors of the Commonwealth Bonding & Casualty Co. must present their claims to the receiver, James L. Boone, by May 7— or forever hold their piece of paper.

Two unusual accident claims have been made in California. A workman sues for indemnity for the disabling effects of a mosquito bite. A salesman sues for injury to his spine caused by months of automobile riding in a rough country.

Bonder Must Pay for Highballs.—At Los Angeles Judge Wellborn has awarded an athletic club \$2,015 for drinks and cigars consumed and charged by the club's superintendent. The U. S. F. & G. Co., the surety, must pay.

The stock of the Fidelity & Casualty is \$475 asked.

The stock of the National Surety is \$217 asked.

The stock of the Maryland Casualty is now only \$0.93 bid.

The U. S. Fidelity & G. Co. reports \$1,266,721 gain in assets.

Success in life very generally depends on health and opportunity.

MISCELLANEOUS CHIPS

—Arizona Report

The second annual report of insurance department of Arizona Corporation Commission, for the year ending June 30, 1915, has been received at this office. Three companies withdrew because unable to secure competent representation. The Columbian National Life withdrew because it did not want to develop new territory.

—Alien's Land

California is suing Gin Fook Bin, Santa Barbara, to nullify his title to \$18,000 worth of realty. This is under the anti-Asiatic land law of 1913.

—Marine Loss

The steam schooner Aderdeen, hired and used by the city of Oakland to carry garbage out to sea and dump it opposite San Francisco beach—and float back—went out in the storm of January 28 and was driven ashore on the beach. The crew of eight lost their lives. The schooner was old and is believed to have received the death thrust on the breaking bar. The vessel was insured.

—Salt Lake City

The business men of Ely, Nev., have resolved to boycott Salt Lake City goods and jobbers. The Lake people, it is said, are trying to send Lincoln Highway autoists through another district.

—Oh You 13

The landlord of a new southern California hotel, just opening, has eliminated the number 13 from each of the five-stories. The superstitious guests, however, will occupy all the thirteenth rooms, which will be "No. 14."

To the 11-story two-year old Standard Oil building in San Francisco two more stories are being added, making 13.

—Automobiles Stolen

Not long ago, on Sunday night, thirteen automobiles were stolen from as many places in San Francisco.

—Collision With a Bank

Automobile policy excepted damages caused by striking any part of the roadbed and damage or loss caused by an upset. The machine upset at the edge of a bank when being turned quickly. In the Washington sup. ct., Pacific Rep. Feb. 7, the judgment of the lower court against defendant was reversed and the case ordered dismissed. There was no evidence that the automobile collided with anything, except the bank and a sluice box below. —*Stuht v. U. S. F. & G. Co.*

—Parliament Buildings Burned

Ottawa is the capital of the Dominion of Canada. On the night of February 3 this beautiful building caught fire and burned rapidly, with several explosions. Six hours later, on the following morning, the firemen gained control.

—Bank Deposits

Everywhere in this country all bank deposit records are being broken. The tremendous buying by the warring nations has heaped up the money in this country. It is feared inflated values and high speculation may follow.

—San Francisco

The Exposition fire department now consists of 48 men. Stations 2 and 3 have been closed. The chemical engine from 2 has been added to the equipment of 1. The fire alarm system will remain in service for some time. Little wrecking has been done.

A 12-story steel frame building is planned by the Western Union Telegraph for the northeast corner of Pine and Montgomery, to begin in May.

Bank clearings are increasing but business does not seem to improve. These restaurants have recently closed: Vienna, Campi, Rex, Dante, Milan & Dan, Joe & Julius, new Marchant, Oyster Loaf and a cafeteria, and some smaller fry. Also, the Maison Doree, closed because landlord wouldn't reduce the rent.

ONE THING AND ANOTHER

My non-board friends tell me that they make their own rates, which are based on experience as to losses. Well, I hope so; but I'm puzzled by the fact that when my board friends advance the rates, say in town, my non-board friends immediately advance their rates to those discarded as inadequate by the board fellows. I am waiting hopefully for my non-board friends to first advance the inadequate rates to the board rates, and for my board friends to then advance their rates.

* * *

C. S. Barney called last week and admitted that he is not as young as he looks and feels. Forty-seven years ago he represented R. H. Magill's companies, one of which was the *Ætna* and one was the *Phoenix*. He later canvassed all Alameda county for farm business and wrote a lot of it. He was a staunch board man until he found that another agent's board or union company was rewriting all his business at a lower net rate made by a high excess commission divided with the insured. But this was long ago; and of course nothing so unethical is ever done now.

* * *

It is now how long since Andy Clunie gamboled on the state official green? About seventeen; and about nineteen since the celebrated meeting in his office, to instruct the commissioner in the meaning of term insurance in the life branch. Perhaps he wanted to have his term insured, but fortunately a new governor was elected. At this meeting the life men general agents appeared and told what term insurance meant. They all gave its meaning as understood universally, but one and only one agent, Clarence M. Smith, insisted that the meaning included endowment insurance. The department printed a book of proceedings, of brainy talk, but this invaluable record was burned in the great fire, and all that wisdom went to naught. Otherwise we might be able to say whether limited payment, cash surrender and 96-year-premium-cease contracts were also defined as term insurance.

In fire insurance all policies are for a stipulated term, but an annual policy is not considered as term insurance. Any contract for more than a year is term business; and by the way this class, with its reduced premium cost, as three years insurance for two years' premiums, is increasing.

* * *

Samuel J. Miller, general insurance broker, has been holding a seance with the state board governing railroad and other public utilities. Miller was his own attorney and summoned witnesses. The trouble grew out of the inefficiency of the city telephone service. He found that nobody was home or that the line was busy or that the phone had been taken out. Even the city gas company had surrendered its 50 or more 'phones. At least so the sweet-voiced girl operator said. Miller took the time in each case and hurried to the various places he couldn't ring up. All had telephones, and they were not in use nor was anybody absent at the various places when called. We have had the same experience, Samuel, but we never fancied, as you did, that justice could be obtained by appealing to the law.

* * *

While adjusting a dwelling loss in a small town, R. Gallegos was handed a plan of the burned building, drawn by the claimant, who is a contractor and builder. The drawing was on cardboard paper. On the back was a beautiful floral figure introducing a printed blank form of wedding certificate. Mr. Gallegos made this discovery later, and was impressed by the coincidence that the claimant had already been married three times. Apparently, this oft-married man keeps a supply of wedding certificate blanks in hand, ready for any emergency.

* * *

"Japan" means Land-of-the-Rising Sun. It is from Chinese "Jih-Pen." The real name is "Nippon." It is a country of 150,000 square miles area—1,000 islands—and has a little less than the area of California.

All the San Francisco insurance offices closed on Feb. 12. It was Maj. Christensen's 77th birthday. He is such a jolly good fellow that everybody wishes him many returns of the day.

* * *

Cowardice is the unpardonable sin — in a nation as in a man.

* * *

Courage gives strength and strength gives courage.

* * *

Cesar Bertheau, who represented the Hanover on this Coast for thirty-seven and a half years, is finding his old friends loyal to him, now that he is with the George Tyson office, looking after the city business. Freed from all worry, it may be that Cesar will grow fleshy and then learn to play golf to grow thin again.

* * *

George M. Mitchell, who succeeded to his father's brokerage business in San Francisco and built up a good business of his own, is still engaged in fire insurance and building and loans. For a long time, before the fire, he had charge of the city agencies of the Home and the Westchester. Those were days when there were city departments and city agents. Mr. Mitchell has offices in the Mills building, ground floor. He takes much interest in the Society for the Prevention of Cruelty to Animals and in other societies, and intends to leave his savings to worthy charities.

* * *

Remember, always, that life consists in action and not in being. The greater your activities in the business of life, the more life you have.

* * *

Storks should be notified that March 1 comes one day late this year. February 29 is an awkward birthday, not always returning once in four years.

* * *

Has the European war anything to do with our great rainfall, Mr. Meteorologist? Maybe, but it didn't rain on this Coast in the dry season, when the European bombardments were greatest.

In ancient Rome, a city seven miles in diameter, the price of land was so high that it was necessary, as in the modern city, to build lofty buildings. According to the historian, these structures were built by grafters with sham materials and skimped work; and there were many accidents and disasters. Apparently some of the tenement buildings were twelve stories high. Augustus, and Nero, ordered that no building should be more than seventy feet high. The rooms in these lofty buildings were dark and gloomy.

* * *

In the fifth century in Gaul, at the trial of a man accused of incendiarism or assassination his innocence could be "proved" by the votes of seventy-two compurgators who would swear that they believed he was not guilty. We are not told what these "voices" cost the accused.

* * *

The fire losses of the Panama - Pacific Exposition were about \$300. We wonder if there was as much clerical work attached to apportioning the loss as there is sometimes when there is a \$1,000 loss in a New York skyscraper.—The Vigilant.

* * *

Geneva, Feb. 2.—It is announced here that German insurance companies have suddenly ceased to accept insurance from neutral maritime companies.

* * *

The lowest barometer record in California was reached recently, it descending and remaining for some time at 28.86. Along the coast the wind blew 95 miles an hour.

* * *

Olympia, Feb. 8. — The jury which is trying J. F. Gillies, the accused state industrial accident agent, on a charge of arson, contains 7 women. If his personal appearance is satisfactory he will be acquitted. This is his second trial.

* * *

The use of gasoline in this country is increasing at the rate of 1,000,000 barrels a year.

* * *

Show me a nation of good cooks and I will show you a nation of good citizens.

California Insurance Commissioner Again Loses in Court

The Millers National Ins. Co. won "hands down" in the United States district court yesterday (February 18), in its suit against the California state insurance commissioner. Judge Benjamin Franklin Bledsoe granted the company a writ of mandamus against the state official to compel the issuance of a certificate of authority to transact business in California. The court's decision makes it clear that the commissioner has been ill advised.

The decision of the federal court is sweeping. The pitifully weak defense of the state insurance commissioner is thus swept aside in the closing paragraph of Judge Bledsoe's decision:

"Being then of the opinion that, under the proofs herein, there is no provision of law prohibiting the admission into California of the plaintiff company, I am constrained to hold that the action of the insurance commissioner of the state in refusing his certificate was without warrant or authority in law, and that the mandamus of this court should issue to compel the proper action on his part. It will be so ordered."

The Millers National has a permanent fund of \$500,000 and a net surplus of \$700,000, but the commissioner, it appears, feared it was not safe as compared with companies having \$200,000 and \$50,000 net surplus writing at cut rates. J. H. Richards represents this company, which writes upon both stock and mutual plans, and is admitted to Oregon, Washington, Idaho and Colorado. It specializes on mill property.

Our invitation to the commissioner to state the grounds of his refusal to license this company was not accepted. We now appreciate his discretion, for he had no grounds.

The commissioner is quoted in the Chronicle with this revolutionary sentiment:

"I do not know whether I, as a state official, am bound, by reason of an order by a United States judge, to issue the certificate. He may not have jurisdiction over

the matter. Of course if I have to, I will issue the license."

Programme of 40th F. U. A. P. Meeting

Reports, followed by President Blanchard's Address.

State Fire Insurance, McKee Sherrard.

Relationship Between Mercantile Agencies and Fire Underwriting, Edward J. Hollister.

Making Moving Picture Negatives, Weldon D. Whelan.

Use and Occupancy Insurance on Pacific Coast, George E. Townsend.

The Ideal in Fire Prevention, and How to Attain It, J. H. Shively.

Our Extravagances, T. H. Williams.

Development of Automobile Insurance, C. R. Stone.

Loose Adjustments, Thos. H. Anderson.

An Article on "Underwriting by Schedule," Edwin Parrish.

Portland's First Year in Real Fire Prevention Work, What Has Been Accomplished, How, and Why, Jay W. Stevens.

Modern Map Methods, Henry J. Morrison.

Relation of Insurance to Banking, Francis W. Wolfe.

Roundup of an Arson Gang, and the Confessions of a Fire Bug, J. T. Stealey.

Co-operation, McClure Kelly.

Banquet, and the Knapsack, A. C. Thornton, G. A. R. Heuer, editors.

Election of officers: W. Irving, manager of Phoenix Assurance Co., president; W. P. Porep, special agent Edward Brown & Sons, vice president; Calvert Meade, secretary; J. P. Moore, assistant secretary and librarian.

T. H. Williams will try to secure the general agency of one or two good companies.

The American and the Caledonian are again under the same roof.

The Nationale of Paris has been placed with John A. Hougaard.

The Sun has the largest amount at risk in London—£116,353,270.

The stock of the Westchester is \$600 asked.

Summary of**Coast Field Men Changes**

N. W. Clayton Jr. is not now with the London & Lancashire office.

The Home of New York has added L. H. Wood to its field staff, with headquarters in Los Angeles.

H. Dukinfield of the California has been transferred from Seattle to Los Angeles, where he succeeds Leigh H. Robins. N. W. Clayton, Jr., represents the company as special agent at Salt Lake City.

J. C. Crooks is Carl A. Truitt's successor on Christensen & Goodwin's field staff, and has his headquarters at Stockton. A new appointment by this office is G. E. O'Neil, with headquarters in San Francisco.

The Phoenix Assurance has added C. A. Craft to its field staff, with headquarters at Seattle. J. Robb Gay has been transferred from Spokane to Helena. W. H. Ticknor is not now with the Phoenix.

Geo. H. Tyson has transferred Arthur A. Ferns from Salt Lake to Portland, succeeding A. M. Peckham, retired. R. L. Lockey, Jr., joins the office as special agent at Salt Lake. Meredith Parker is not now with the Tyson agency.

The Associated Underwriters, Inc. — W. W. Alverson, manager — has added R. L. Ellis and T. B. Clark to the field staff, with headquarters in San Francisco.

At Seattle C. M. Rupe represents Chapman & Nauman, succeeding E. B. Fleming.

C. R. Kerns of the E. E. Potter & Sons general agency has been transferred from Seattle to Helena. C. E. Dunlop is not now with this agency.

The Miller, Henley & Scott general agency has appointed Thos. J. Craig special at Seattle and William L. Brown special at San Francisco. H. P. Hildreth is not now with this agency.

The Fireman's Fund has transferred F. M. Burnside to its field staff with headquarters at San Francisco. Thomas L. Evans, Denver, is not now with the company.

The Northwestern National now has Henry Heath as special at Spokane. G. F. Nickerson has been transferred from Spokane to Portland. J. D. Stanley has

been appointed at Oakland. C. W. Greene is not now with this company's Pacific department.

Manager Niebling of the Commercial Union is creating a new position or department, that of chief inspector, to be filled by H. E. Parkhurst. Presently a new man will be appointed a special at Portland.

The Norwich Union has transferred W. L. Wallace to Los Angeles.

In Manager Avery's department Chas. L. Barsotti now has the title of superintendent of agencies.

Capt. R. G. Brush, one of the five surviving charter members of the Fire Underwriters Association of the Pacific, and for many years a field representative of the Liverpool & London & Globe on this Coast, has been retired on a pension and is living in sunny southern California, where it is hoped that the sun will shine again.

State Insurance**Board By Police Power**

Oklahoma act creating the state insurance board, etc., held within the state's police power.—154 P. 48.

Niagara Fire's**New Officers**

Charles H. Coffin elected president, succeeding Harold Herrick, resigned. O. E. Lane, vice president, succeeding George C. Howe, resigned. Charles A. Lung and Wilbur C. Smith, former assistant secretaries, elected secretaries. George Dewey, secretary, resigned. These changes were announced as "coming" some months ago.

Portland, February 12. — Editor Coast Review: Your reference to Jay Stevens, our assistant fire chief, did him injustice. He means well but of course he knows nothing about insurance. He is not a politician nor the tool of a daily paper, but is merely a sincere worker in the cause of fire prevention. It is human to err and our fire marshal has made mistakes. P.

The stock of the \$10,000,000 Continental is now \$238 asked.

GENERAL

Will You Help To Prevent Fires

The Home Insurance Company of New York is circulating many thousands of "Suggestions" for the prevention of fires, as follows:

Will You Help?

If more fires could be prevented, fire insurance could be issued at lower cost to property owners.

The funds held by fire insurance companies are for the common protection of all their policyholders. An unusually large number of fires concern all the policyholders because the price charged for insurance is based on averages.

Will you help to make both property and life safer from fire by trying to prevent fires on your own premises?

Suggestions

1. Do not allow children to play with matches. Buy only safety matches and keep them out of the reach of the children.

2. After using a match, be sure the flame is extinguished before throwing the match away.

3. Do not leave matches in clothing that is to be put away, as in a closet or in a trunk.

4. Do not allow bonfires to be built on your own premises. Wooden fences and wooden roofs, etc., are easily ignited by sparks.

5. Be sure at all times there are no breaks in stove pipes, chimneys, etc., where sparks might escape and start fires.

6. Do not put hot ashes in wooden boxes or wooden barrels, nor on wooden floors.

7. Do not leave dampers in stovepipes open when you go to bed, or go out of the house. Overheated stoves can start fires.

8. Do not allow curtains, etc., to come near open lights, stoves, hot irons, etc.

9. Do not leave hot irons standing on anything that will burn.

10. Do not wind electric wires around nails or any other metal support.

11. Do not clean with gasoline inside of your building, nor near an open fire of any kind.

12. Do not allow incandescent electric lamps to remain in contact with curtains, towels, or any other inflammable material.

Honest Cashier A Pearl Beyond Price

The employer who allows a proved honest cashier to go and employs an untried man because he will work cheaper is doing a little gambling himself. The old cashier of proved honesty is worth a larger salary than the new unproved man; and the poorest economy in business is to place temptation before an untried man at a lower salary. This economy plan has been "weighed in the balance and found wanting."

Ptomaine Poisoning

A press dispatch, some time ago, said that three harvesters were stricken with "ptomaine poisoning caused by eating canned tomatoes." This is a sample of the press news from time to time, varied by causes, as "canned meat," "shell fish," "stale fish" ptomaines. But there is never any proof, never any laboratory tests showing the presence of ptomaine in oyster, fish or can. Is it not more than likely that the ptomaines were developed in dirty kitchens, in dirty and neglected cooking utensils and serving dishes? May not the crack in cup or dish contain and give out the poison?

Oregon.—Ex-Gov. West reminds one of the old-time eccentric Kansas insurance commissioner, McNall, who raised his voice and charged windmills. West loved the limelight and was thankful that he was better than other politicians. He thinks (or pretends to think) that fire insurance men are irretrievably bad as he is bellicose, and wanted and doubtless still wants the legislature to drive out the extortionate fire insurance companies (and their agents), and to provide a small fund for state insurance—say enough to pay the \$100,000,000 insurance losses if Portland should be destroyed by fire.

LOOKING BACKWARD

REVIEW OF YEAR 1915

Litigation

Ruling that an insolvent fire company can not demand return of proportionate part of commissions paid.

Words used in a policy are to be understood in their ordinary and popular sense, unless they have a different meaning by some definite usage.

Wife's interest in property is not lessened by the fact that the deed is in the name of her husband.

Conveyance and re-conveyance is not a change of title.

Agent who issues policy in violation of his instructions is liable for loss and expenses paid.

The average clause in a fire policy on contents of several buildings, is valid, and applicable in apportioning.

An adjuster is without authority to waive any rights of the assurer, unless authority is conferred.

Vacancy after a partial loss is not a breach of the vacancy clause.

Where property is totally destroyed as a result of three fires, the insured can recover for the final fire loss the face of the policy.

A binder is a valid contract, though a standard form of policy is prescribed by statute. A binder is a verbal contract, of which the agent makes a memorandum. The agent may cancel a binder in one company and issue one in another, without notice to the insured, where the latter has requested the agent to keep him protected.

Vacancy clause covers building being moved by permission of insurer.

Broker is liable for loss where he permitted policies to expire after agreeing to keep property insured.

A substantial part of the building must fall to void the policy.

Knowingly giving false testimony at trial of suit under fire policy makes a contract void.

Where one person acquires all the shares of the corporation, it is not a change of title which avoids a policy.

An agent is personally liable on a policy in an unauthorized company, procured by him.

The 100 feet space clause was passed on at some length by a federal district court. The decision appears in the July Coast Review.

The court held that the insured knows the contents of the policy and also knows better than the insurers, the condition of his premises.

When the insured employed two competent watchmen and duly instructed them, he fully complied with the watchman clause.

If property is otherwise sufficiently identified, misdescription as to location will not void the policy. Insured is not bound before suing on the policy to sue to reform it.

There is no objection to determining choice of umpire by lot.

The market value does not necessarily mean that at the place where the property is located.

The right of subrogation may be waived.

Denial of liability after sixty days is not a waiver of proof required within sixty days.

Policy on property in place to which it is about to be removed attaches as valid insurance as soon as the property is moved.

The mortgage clause is an independent contract with the mortgagee, by which other policy conditions are waived.

An insurance broker, entrusted by insurer with delivery of policy and collection of premiums, is agent of insurer.

Where broker undertook to keep property insured, he was not relieved from liability for loss under policy in an insolvent company, though such policy did not expire for three months after the fire.

Refusal of referees to receive evidence as to loss requires the award to be set aside.

The fact that an appraiser appointed by the insurer has frequently been appointed by it and other insurers does not show bad faith or that he was not disinterested.

Insurer must give immediate notice of its objections to proofs.

An equitable title as well as a legal title is the subject of insurance.

Where goods are sold by execution creditor, and, prior to the fire, re-purchased by the execution defendant without having been removed from the store, the policy was not avoided by the sheriff's sale.

When insured fails to make proof of loss there can be no recovery under the policy, unless insurer waives the defect.

A fire insurance agent is not such agent of the insured that notice to him of cancellation is notice to the insured.

An attempt to cancel is not a cancellation unless within the terms of the law and of the policy.

To avoid a policy it must be shown that statements in the proofs of loss were knowingly and intentionally untrue.

Insured may sell land and retain title to house, to be removed. Such sale is not a change in insured's interest in or title to the insured house.

Gasoline in small quantity for cleaning is not "stored."

Use of gasoline engine in barn for threshing does not forfeit policy, such use being customary.

Approximate cause of damage by fire to ship through burning gasoline was the ignition by the match, not the negligence of open buckets of gasoline on the wharf.

Ordinary seaworthiness at the inception of a risk is presumed, but where ship founders in fair weather, the burden of proving seaworthiness falls upon the insured.

An offered abandonment may be accepted even when assured has no right to abandon.

Warranty of seaworthiness also requires that the ship be properly laden, commanded and crewed, with the requisite equipments.

For marine cases see Coast Review Index for year 1915.

The federal "war" stamp tax on marine policies was held unconstitutional because a tax on exports.

Automobile insurer is not liable for damage for running off main road and down a bank, where damage caused by striking any part of the road bed is excluded.

Curbing is part of the roadbed, within the meaning of an automobile policy.

Conversion of proceeds of sale of automobile by selling agent was not a theft within the policy.

Skidding of an auto truck into gutter is not a derailment.

The Maryland Motor Car Insurance Company refused to pay a claim for machine accidentally burned. Supreme court of North Carolina held that as the car was not rented at the time and had previously been hired without the owner's consent, the insurer must pay.

Death by robbers is an accident.

Accident policy makes insurer liable for insured's hand, though the worthless part of the hand was not amputated.

Death resulting from over-exertion by removal of an automobile tire is not an accident.

Death as a result of ptomaine poisoning is the result of an accident.

"Invited death" by shooting is not an accident, according to the ruling of the California supreme court.

No attempted cancellation by the accident insurer will be effective until brought to the notice of the insured.

"Accident" within accident insurance policy is a casualty happening suddenly and unexpectedly.

Reference to schedule of warranties on back of policy makes such warranties a part of contract.

Blood poisoning caught by an accident is a direct result of such accident.

Hunting or rowing for amateur hunters is a change of occupation to a more dangerous hazard.

An accident is defined as a casualty, out of the usual course of events, happening suddenly and unexpectedly and without design of the person injured.

Accident policy insuring while in a railway car, does not cover injuries to insured who was thrown from an unenclosed platform of car.

Damage by dynamite thrown by unknown person is not a riot loss.

A postmaster holds an interest in government stamps and can recover on a burglary policy.

—

The Washington supreme court ruled that fraternal societies can increase their assessments notwithstanding any clause to the contrary in membership certificates.

—

Misrepresentation made innocently and in the belief of its truth will not avoid the life policy.

Assignment of policy by insured when in extremis was void.

A mere soliciting agent has no power to bind a life company.

Acceptance of a small installment of the first life premium with an assurance that the policy was in force, held to make the New York Life liable.

Beneficiary cannot be changed where policy does not reserve such right.

One may take out a life policy and make it payable to one having no insurable interest.

Knowledge of soliciting life agent is the knowledge of his company.

An extension of premium payment of the life company gives the insured the benefit of the thirty days grace for the payment of premiums after expiration of extension.

Partial payment of premium does not keep life policy alive.

Unconditional delivery of a life policy to insured renders the policy binding.

Both husband and wife have an insurable interest in each other.

Life insurance dividends are not corporation tax dividends.

Rights of the beneficiary become vested.

Niece has no insurable interest in the life of uncle.

—

A California judge ruled that a legally adopted child does not share the insurance or property of its natural relatives.

—

False statements in application for fidelity bond, declared warranties, make the policy void, even if made in good faith.

Miscellaneous

Elevator in the building at n. w. corner Montgomery and Sutter streets, San Francisco, fell eight stories. Passengers were either killed or badly hurt. Damage suits are still pending.

Fidelity & Deposit Company, offered to compromise the \$9,250 claims of the Webster estate, for \$5,000. It bonded the administrator, George Gray, who was slain.

General plate - glass demoralization throughout the country.

Immense number of jitney bus accidents, and virtually no recovery for damages.

Insolvent California Mutual Live Stock Company in court.

The San Francisco coroner reported forty automobile fatalities in twelve months.

The Panama-Pacific Insurance Club was organized, to be continued through the year. Rooms were rented in the Insurance Exchange and members were presented with a handsome button for the coat lapel.

The American Surety Company's surplus fell from \$1,110,000 to \$455,000 in nine months in 1914.

There was a "Nine Years' After" celebration at the World's Fair. The fire underwriters' floats were conspicuous.

All hostile insurance legislation at Sacramento was defeated.

The World's Insurance Congress commission at San Francisco estimated that the licensed insurance agents in the United States and Canada amounted to about 410,000, making the number of persons living by insurance about 2,000,000.

The World's Fair opened in San Francisco on February 20 and closed at midnight on December 4. And then it rained.

Fidelity & Deposit Company sued by mother of policy holder killed in an automobile accident. Company defended on the ground that the insured bank-teller had become intoxicated in a prohibition town.

In West Virginia, where the state compensation fund was depleted by heavy mine losses, the employers were held liable for their proportion of the fund's liabilities above premiums, plus expenses and contribution for the disaster hazard.

The Insurance Federation executives organized at Chicago.

The Equitable Surety was merged with a Boston company.

Joseph H. N. Wilson, at Los Angeles, arrested for collecting \$10,000 accident insurance by fraud.

One S. H. Wolfe, a professional examiner from New York City, was imported at great expense (\$50 a day and traveling expenses), by the California state insurance department, to examine the California companies. Wolfe brought his handsome assistant with him at the further expense of the leading companies. To keep in the limelight, Wolfe made picturesque poses and loud noises. The grand jury at San Francisco listened to him and then, as was done in Virginia, contemptuously turned him down. The state corporation commission of Virginia said of Wolfe's report on a company in that state: "Said report of Mr. Wolfe is inaccurate and untrue in many important particulars."

Fire

Horticultural Fire Relief Association of Salem levied an assessment of 40 percent.

Vancouver school board ordered that all school insurance should be placed with British and Canadian companies only.

American Central made advantageous reinsurance contract with the Commercial Union.

Los Angeles court ruled that Joshua E. Youtz, of the Merchants' and Insurers' Reporting Co., must serve his three years' term in the penitentiary.

Convention of Insurance Commissioners framed a new standard form of policy.

Percy B. Sullivan sent to jail for using the mails to defraud.

The buildings of the Panama-Pacific International Company were insured net, the Brokers' Insurance Exchange having agreed to place the same without commission.

An arson syndicate was discovered at Seattle. Arrests and convictions.

Horticultural Fire Relief Association of Salem, The Pacific Home Mutual and the Oregon Merchants Mutual of Portland, were placed in the hands of a receiver.

Wilbur Springs, California, burned. Ocean Park amusement pier (near Los Angeles), badly damaged by fire.

Mutual fire premiums in California in 1914 amounted to \$340,000, with 45 percent losses. The county mutual loss ratio was 56 percent.

After nearly a year's rumors of the reinsurance of the Franklin Fire, a syndicate identified with the Home of New York secured control of the stock of the Philadelphia company and turned the same over to stockholders of the Home. The new owners reinsured the Franklin's business in the Home. The Franklin had been losing money for three years and its reinsurance was expected.

There was a loud family row in the Pacific National Fire. Directors who criticized the president were promptly ousted. The president was charged with negotiating a loan with insufficient security.

The Fireman's Fund Insurance Company occupied its new home office building.

Spokane, Wash., had a \$150,000 fire.

R. W. Osborn of the Pennsylvania Fire was elected president and R. P. Fabj of the Liverpool & London & Globe was elected vice president of the Board of Fire Underwriters of the Pacific on May 7.

The business section of Valdez, Alaska, was destroyed by fire.

The Royal bought the Hudson Bay of Vancouver.

The Property, of England, failed with \$37,000 assets and \$1,500,000 liabilities. The shareholders lost all capital paid in. The Property was organized to sell cheap insurance.

The new Catholic & General of Great Britain, organized to secure the insurance of Catholics and their institutions, found that it could not secure a sufficient volume of such business, and therefore merged with another company.

Rates were restored in Visalia, Cal., after being open for six years.

The Fidelity Underwriters' Agency, underwritten by the Continental and Fidelity-Phoenix, was incorporated as the American Eagle Fire Insurance Company with \$1,000,000 capital and \$1,000,000 surplus.

District of Columbia supreme court ruled that underwriters' boards are not in violation of the Sherman anti-trust law.

Judge Gatens in a decision sentencing two men for arson declared that fire making has become a fine art and that lax insurance methods are much to blame. He expressed his belief that a fire loss should not be paid until a fire marshal passed upon its legitimacy.

The North British & Mercantile Insurance Company of New York changed its name to the Mercantile Insurance Company of America, and increased its capital and surplus.

An Idaho local agent was told to insure a drug store, the new policy to replace one expiring, but he neglected to do so. The Moscow court gave judgment against both agent and his company.

Dwellings occupied by tenant farmers, proving unprofitable, were charged 25c per \$100 extra.

Geo. E. Townsend was made assistant general agent of the Pacific dept. of the Aetna Ins. Co.

The Coast Review published a compilation showing that the average fire commission and brokerage rates in the United States on fire business alone is now 24 percent.

William Sexton's book on "Fire Insurance" was issued from the press. This book is really a summary of what the veteran William knows about fire insurance.

The Butte County Farmers' Mutual of Chico, Cal., retired from business because its members feared assessments.

E. G. Richards, United States manager of the North British & Mercantile, prepared a book on "Experience Grading and Rating Schedule." The book is published by the national Board of Fire Underwriters.

R. Gallegos resigned as assistant general agent of the Phoenix Assurance Company. He is succeeded by Edwin D. M. Knowles, who has been with the company as field man for eight years.

S. M. Anderson, for twenty years cashier of Balfour-Guthrie companies' general agency, was elected secretary of the Insurance Brokers' Exchange, succeeding D. A. Spencer.

The Continental increased its capital to \$10,000,000.

The Pennsylvania Fire amended its charter. It is now authorized to write fire, marine, tornado, hail, sprinkler leakage, automobile, etc. insurance.

The rates at Fresno, Cal., were raised because of the inferior fire protection and too many fires.

New York state insurance department report showed that American fire underwriting in 1914 had been conducted at a loss.

John E. Cosgrove was appointed assistant secretary of the California Insurance Company, succeeding J. W. Warner.

Los Angeles adopted the two platoon system and closed several of its fire houses as a matter of economy.

Incendiary Fires

Many incendiary hop fires on this Coast. Hickman, a merchant, and Jenks, his clerk, of Fresno, Cal., were arrested on a charge of arson.

Many incendiary fires occurred on the Pacific Coast. None were set by Eastern fire-bugs.

A California firebug confessed to setting eighteen fires in thirteen cities. He collected insurance on nearly all. Why was his name not in some fire record? This man is now in the penitentiary.

Four incendiaries in Portland were sentenced to the penitentiary.

Life

Northern Life of Seattle held a great annual convention.

The Equitable Life and New York Life refused to pay the claim of a widow of a man absent seven years and more, whom the courts had decided to be legally dead.

West Coast-San Francisco Life Insurance Company, with \$350,000 capital, incorporated at San Francisco.

American Life Convention met at Del Monte, Cal.

The governor of New York vetoed the bill restricting the right of lending life company to require borrower to insure with stipulated broker or company.

President Hegeman passed the 45th year of his official connection with the Metropolitan Life.

The Knights of Honor order, with a deficit of \$200,000, was declared insolvent.

A receiver was asked for the Northwestern Mutual Life's \$7,000,000 semi-tontine fund. The petitioning Wisconsin semi-tontine policyholders alleged a serious impairment of this deferred dividend fund. The Coast Review was the only insurance journal mentioning this suit.

The American Temperance Life Association went into the hands of a receiver.

The New York superintendent of insurance issued a statement in reference to the Equitable Life and the purchase of the controlling interest by Mr. Dupont from the Morgan estate. He promised that the insurance department would protect the policyholders of the Equitable.

The Metropolitan Life and the Prudential Life both maintained beautiful exhibits at the Panama-Pacific International Exposition. The Hartford Fire maintained an attractive reception booth where visitors from all parts of the country registered.

The West Coast Life and the San Francisco Life consolidated. The new name is West Coast-San Francisco Life Insurance Company, with Thomas L. Miller as president, with former officers as vice presidents, and Gordon Thompson as secretary.

The Northern Life of Seattle occupied its new home office building.

The British papers pitched into the New York Life for buying German war-loan bonds and not buying British war-loan bonds.

The grand lodge of the Ancient Order of United Workmen of New York failed, with \$261,000 liabilities over assets. The California grand lodge of the same order also failed, with \$330,000 liabilities in excess of assets.

The New York Life resisted a large death claim in Los Angeles, after a jury and court had found for plaintiff beneficiary.

The Reliance Life fought the claim of the widow, Mae Dibble, who brought suit under an incontestable policy on the life of her

husband. The supreme court decided for the widow, but at last accounts the Reliance was still refusing to pay the claim. The insured was an employee of the company.

Control of the Equitable Life again changed hands. The chief owner of the Equitable building, General T. Coelman Dupont, powder-man, bought \$51,000 shares of the \$100,000 shares capital stock. For this control he paid \$4,000,000. Stock dividends are restricted to seven percent annual interest. The stock pays the new owner \$3,570 a year, on an investment which Dupont could otherwise realize from \$200,000 to \$400,000 a year. The ownership of the Equitable Life's surplus may have to be determined by the courts. If the stockholders own the surplus, General Dupont paid about what the stock is worth.

The Prudential began issuing only participating insurance.

The queer International Life was exposed on page 162 of the April Coast Review.

The New York Life refused to pay claim on Colorado man, legally dead because absent seven years. The widow won. The company then carried the case to the supreme court and lost as usual.

The A. O. U. W., of California, filed voluntary petition of insolvency. It owes \$320,000 and has no assets.

The New York Life compromised for less than one-third the Eva Jane Kinkaid claim for \$10,000. The claimant was a beneficiary of policy on the life of her partner, Kathleen Fitzgerald Bluett, of Auburn, Cal. Mrs. Bluett was burned and inhaled fire and died. The policy was alleged to be incontestable, but the New York Life refused to pay the claim. The company forced the exhumation of the body, and although it was found that death was caused by accidental burns, the company still refused to pay the claim. The beneficiary having married and disliking any further publicity, was permitted by the San Jose superior court to compromise for \$3,000 her \$10,000 action against the New York Life under an "incontestable" policy.

The Knights of Columbus lost a case in the Utah supreme court.

Court ruled that the Equitable Life must give an accounting to a disgruntled policyholder.

Wilbur S. Tupper joined the West Coast-San Francisco Life as manager of a department in central California.

Quarter-Century

Sam B. Stoy completed twenty-five years service with the London & Lancashire Fire general agency on this Coast.

Clarence F. Briggs completed the twenty-fifth anniversary of his connection with the Standard Accident as its superintendent for the Pacific Coast.

Died

Sylvester Clark Dunham, president of the Travelers, died, aged sixty-nine.

President De Boer of the National Life died on Dec. 25.

William Macdonald, engaged in Coast fire underwriting about forty-five years, died on December 13, aged seventy-five.

Henry R. Mann, who had been engaged in fire insurance more than fifty years on this Coast, passed away, aged seventy-three.

D. A. Spencer, an old-time local agent, adjuster and manager, the able secretary of the Insurance Brokers' Exchange, author of "Suggestions to Locals," passed away in his seventy-second year.

Andrew Derby Smith, an old-time fire underwriter and the father of manager Harry Homes Smith, passed away in his seventy-seventh year.

In San Francisco an old employee of the London & Lancashire, Chris R. Browne, died after a brief illness.

Oscar Dornin, many years auditor of the Board of Fire Underwriters of the Pacific, died at the age of seventy-one years.

James R. Quick, one of the leading special agents of the Pacific Coast, died after an operation for appendicitis. Mr. Quick had been with the Fireman's Fund for twenty-one years.

Guy Francis, many years with the Connecticut Fire, became insane and died from rupture of a blood vessel in the brain.

Harvey W. Snow, formerly general agent at San Francisco, died at an advanced age.

Edwin W. Newhall, member of the pioneer commercial and insurance firm of Newhall & Co., San Francisco, died, after being stricken with paralysis.

Mose Oppenheimer of Spokane, one of the most successful local agents on the Coast, passed away.

Edward Hall, formerly secretary of the Oregon F. & M. Ins. Co. and for many years with the Royal Exchange in the Northwest, passed away.

Hugo C. Buchenberger, home office underwriting manager of the Hamburg-Bremen died after a short illness.

The I. W. W., an organization of anarchists, boycotted the hop fields, fruit canners and ranchers of California. They had a red poster which was stuck on barns, telegraph poles and fences.

California state insurance department imported a professional examiner from New York, at \$50 a day and all expenses. It is asserted that this employment was in violation of the civil service law.

The World's Insurance Congress was held in San Francisco. The daily attendance averaged 200. W. L. Hathaway, Mutual Life manager in California, who was the author of the Congress idea, was the commissioner in chief. Exceedingly good papers were read during the six-days session.

Avalon, Santa Catalina Island, Cal., burned on Nov. 29, with a loss of about \$300,000.

A. W. Damon completed the twentieth year of his presidency of the Springfield F. & M. Insurance Company.

Seattle had a big dynamite explosion on a scow containing ammunition destined for the allies in Europe.

"The Fire Underwriters Day" at the Panama-Pacific International Exposition was a holiday for the fire offices. Managers, clerks, and brokers all turned out.

Pacific Coast Securities Co. of California denied permission to sell shares of its capital stock.

The Coast Review showed that the California law makes all mutual policyholders assessable.

GENERAL

DID YOU NOTICE the totals (published only) in the January Coast Review, page 20? Very instructive and some suggestive. Look 'em over. For every \$6.37 casualty, etc., losses paid in this country in the year, the underwriting expenses were \$6.87. For every \$1.18 marine losses, the underwriting expenses were \$0.52. For every \$20 fire and fire marine losses, the underwriting expenses were \$12.88. The total claim benefits were \$546,636,234, with \$340,344,619 underwriting expenses. Fire, marine and miscellaneous premiums amounted to \$338,384,304, with \$202,700,779 underwriting expenses. Life insurance premiums, largely deposits in a sinking fund, were about twice the total of fire, marine and casualty etc. premiums. Marine expense ratio is 65 percent of the fire-marine expense ratio. Would it not be a good idea for you to cut out these tabular statements in the Coast Review and put them into a ready-reference folio or scrapbook? They appear in no other insurance journal.

Several suits are about to begin against Commissioner Phelps. Gov. Johnson will accidentally receive some additional newspaper publicity.

The Globe & Rutgers is increasing its capital to \$700,000.

The Providence Washington wires Curtii & Gordon: "Assets, \$5,725,616; net surplus, \$1,170,021." Both items gain several hundred thousand.

The San Francisco broker who bought the late Pete Sloan brokerage business, John G. Johnston, is having a "good deal" of bad publicity now. "Wer liebt nicht."

The man who doesn't protect his offspring is worse than an American Indian, who is always willing to share his game with every child in the tribe.

It is but fair for insurance men to judge a governor by the man he makes insurance commissioner.

POLICIES THAT SELL

ARE THE NEW POLICIES ISSUED BY THE PACIFIC MUTUAL LIFE INSURANCE COMPANY



Founded 1868

Assets,
\$35,656,611 00
Capital and
Surplus,
\$4,504,807 00

BECAUSE THEY PAY DOUBLE IN CASE OF DEATH AND CERTAIN LOSSES DUE TO ACCIDENT. EVERY INSURER WHO HEARS ABOUT THESE POLICIES WANTS ONE.

See for an Agency Contract—

KILGARIF & BEAVER, Inc.

Managers for
NORTHERN CALIFORNIA
Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Manager for
SOUTHERN CALIFORNIA
Pacific Mutual Bldg., Los Angeles

ACKNOWLEDGED

Devney's Demonstration Chart, by Jos. J. Devney, Cleveland, Ohio.

Standard Insurance Directory of New England, 1915 - 16. Compliments of The Standard, Boston, Mass.

Digest of Workmen's Compensation Laws in the United States and territories with annotations. By Robertson Jones, New York City. Revised to Dec. 1, 1915.

Proceedings of the ninth annual convention of the Association of Life Insurance Presidents.

From R. Martens & Co., Inc., New York City, an economic map of the Russian empire showing by means of symbols, its various resources.

From the Spectator Company, "Policy Clauses, Conditions and State Laws, 1916."

PACIFIC FIRE RECORD

Alex Bernstein, 294 Noe st., San Francisco, had a "suspicious fire" on Jan. 30, at 1:36 a. m. B. was absent. There was an explosion.

ITEMS

Fires are increasing in this country.

Roslyn, Wash., Feb. 22.—Dept. store of Northwestern Improvement Co. burned today. Loss \$80,000. Dynamite used by firemen.

It is funny the contented agent of a company which has bought to continue several weak companies nevertheless criticises the other agents' companies which operate underwriters' agencies.

San Diego, Jan. 29.—It is estimated that 30 persons lost their lives in Otay and San Luis Rey valleys, by the breaking of the lower dam and by the cloudbursts. Property damages in this county are estimated at a million. There is no insurance. Tia Juana, over the line, is inundated.

Ralph Scott, just from Sydney, who has been engaged for seventeen years in the fire, marine and accident business in New Zealand and Australia, in office and field, would like to engage in insurance work on this Coast.

Seattle, Feb. 1.—Mayor Gill says this city's lighting plant at Cedar Falls is of flimsy wooden construction, always threatened by forest fires, is in alarming danger at all times. The breaking of the wood-stave pipe line endangered this city. The Mayor insists that West Seattle must have a reservoir; and that the fire station at Third ave. and Pine should be moved to a more suitable station.

Net interest on life loans on farm mortgages ranges from 5.16 in Illinois where land averages \$95 an acre to 6.99 in Texas where the value averages \$14.53 an acre.

In San Francisco there's a squabble. If there's no wabble, W. R. Shadburne, broker, is ready to bet that in court he'll get \$20,000 or other sum for alleged damages from H. V. Mac Means & Co., brokers, for alleged libel.

National Incorporation Law

"I believe in a national incorporation law for corporations of any size engaged in interstate business."—Theodore Roosevelt.

FIRE AND AUTO SPECIAL

"Experienced fire and auto special wants position. Can prove ability to build up your business. Some office needs this man and can reach him by writing to Box 21, Coast Review."

FIRE MUTUAL LEAFLETS

If your company does not supply you with fire mutual AMMUNITION, send from 2 to 10 cents in stamps to THE COAST REVIEW for a few loads which may be DISCHARGED effectively into the trenches of "the enemy."

"LECTURES"

Delivered by Experienced Fire Insurance Men before meetings of Insurance Clerks in San Francisco. A serviceable work for local agents and their assistants. 210 pages. Price, \$1.50

At a sale in New York, last month, a rug 6 ft. 11 in. by 4 ft. 7, sold for \$10,900.

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1915) . \$10,187,030

NET SURPLUS, " . . . 4,021,442

E. F. BEDDALL N. S. BARTOW GEO. W. BURCHELL
President *Secretary* *Vice-President*

Gross Assets ^{JAN. 1} 1915 \$112,379,527

Exclusively Fire Assets 49,393,130

Net Surplus - - 19,820,321

Losses Paid - - 274,533,870

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager

J. J. ATKINSON, Sub-Manager

LIVERPOOL, ENGLAND



DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta,
San Francisco, Montreal.  Agencies in all principal Cities and Towns

ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING, SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston
J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred,
J. H. Banks, F. J. Perry, J. T. O'Brien, R. S. Folger, Matt B.
Evans, C. A. Luhrs (automobile).

LIFE

New Home Office

The Bankers Life is to soon have a home office building of all steel and granite, absolutely fireproof, and eight stories high. It will be the largest and finest building in Iowa next to the state capitol. All plans will be worked out to afford the greatest possible efficiency in the conduct of the company's business which has far outgrown its present quarters. One of the important features of the new building will be a large vault, fireproof yet perfectly ventilated, which will extend from the ground to the top of the building with openings on every floor. It will be in the center of the building. A system of pneumatic tubes will be installed to provide for the convenient and economical handling of correspondence. The tubes will radiate to every floor from a central station where the mails will be received and distributed thru the tubes.

One of the most novel features proposed is the last word in interior telephone systems. By this system an executive officer or a department head can, by shifting a lever, talk with anyone or all of his conferees or subordinates. He need not talk into his telephone. It is only necessary that he talk in the same room with the transmitting instrument. He, in turn, may hear the remarks of those with whom he is in conference and without changing his position or using a receiver. Thus three or more men may confer without leaving their own offices and much time can be saved.

A ventilation system like that used in the building of the Travelers

at Hartford is proposed. In this building there are 1,400 employees with as high as 120 people in one room yet the air is everywhere pure and fresh at all times. By this system fresh air is taken in through large funnels on the roof and then through six or eight screens of cheesecloth. It next passes through a spray of cleansing water and, in winter, is warmed by steam coils, being then delivered at the proper temperature. By this system every inch of air in the entire building is changed every three hours.

The Manhattan Life has organized the New Era Club, composed of those who write stipulated amounts of the new double indemnity insurance.

The International dines on the Empire corpse. Is this the sixth or seventh?

Phoenix. — The Life Underwriters Association of Arizona has been organized.

Indianapolis. — The Washington Life is being organized here.

M. Spiegel's Chicago Providers' Life (industrial) will be on its way in a few days, but no man knows where it's going.

FIRE

Visalia, Cal., Feb. 19. — Two boys, fired by anti-Japanese sentiments of union laborers, set fire to the Japanese lodging house here and burned mother and child to death. The elder, John Deering, 17, son of a San Francisco painter, was sentenced to eight years imprisonment. His father objected to a probation sentence. The younger boy, Fred Davis of Arizona, was sentenced to four years.

1849

"OLD AND TRIED"

1916

Glens Falls Insurance Co.

Glens Falls, New York

Abstract From 66th Annual Statement, January 1, 1916

Total Cash Assets \$5,859,946 44

LIABILITIES

Capital Stock	\$ 500,000 00	
Unpaid Losses	233,931 99	
Reserve for Unearned Premiums	2,625,838 07	
Reserve for Taxes, Dividends, etc.	245,967 08	
		\$3,605,737 14

NET SURPLUS OVER ALL LIABILITIES. \$2,254,209 30

Policyholders' Surplus, . \$2,754,209 30

EDWARD E. POTTER & SONS,
General Agents Pacific Coast

576 - 578 Sacramento Street, : : : SAN FRANCISCO

LIFE

The Bankers Life Company of Des Moines has turned down a proposition to write insurance on the lives of 200 Canadians who are soon to leave for the firing line and trenches of the great world war across the sea. A premium of \$30,000 was offered for \$1,000 each on the lives of the 200 Canadians.

FIRE

Visalia, Cal., February 2. — Mrs. Mary E. Hines of Richmond, accused of having set fire to the house and

barns on her ranch property near Dinuba, was in court before Judge Allen today, and witnesses for the state told the story of the alleged crime in her trial for second-degree arson. Mrs. Hines, according to the complaint, in the course of a visit to her country place on October 10th of last year set fire to the property to collect large insurance policies. Footprints, which the state attempted to identify as those of Mrs. Hines, figured largely in the evidence given today.

MARINE

Victoria, B. C., Feb. 7.—Compelled by continuous heavy weather to abandon salvage operations on the steamship Kenkon Maru No. 3, ashore on Belle Chain reef in the Gulf of Georgia, the salvage tug Salvor is in port here today. The captain of the tug estimates that it will require two months of good weather to float the wrecked

vessel. Despite the pounding of the seas, the Kenkon Maru is reported to be standing up well.

FIRE

Barney Rainville, of Willows, Cal., who is engineer for the Mills Orchard Company at Hamilton City, was badly burned a few days ago when gasoline which he was handling exploded. His hands were both severely burned, but no permanent injury is expected.

The Travelers Insurance Company

Hartford, Connecticut

L. F. BUTLER, President

The Largest Company in the World Writing Accident and Workmen's Compensation Insurance, and the Leading Company Writing Guaranteed Low Cost Life Insurance

FINANCIAL CONDITION JANUARY 1, 1916

Assets	\$104,159,108
Reserves and all other Liabilities	90,350,306
Capital and Surplus	13,808,802
Paid Premiums for Life Insurance	10,911,807
Paid Premiums for Accident and Health Insurance	4,974,426
Paid Premiums Workmen's Compensation and Liability Insurance	10,236,848
Life Insurance in Force	394,815,205
Increase in Life Insurance in Force	46,225,412
New Life Insurance Paid for in 1915	78,421,455
Increase in Life Insurance Paid for 1915	18,909,951
Total Income 1915	30,699,757
Paid for Prevention of Accidents by Inspection	2,537,506

Total Payments to Policyholders, - - \$162,931,650

A. S. HOLMAN, Manager
OTTO L. ZEUS, Ass't Mgr.
201 Sansome Street
SAN FRANCISCO, - Cal.

W. L. WALTZ, Manager
White Building
SEATTLE, - Wash.

L. A. GREENWOOD, Mgr.
Merchants National Bank Bldg.
LOS ANGELES, - Cal.

COMPARATIVE FIGURES

Company	Premis. 1915	Premis. 1914
Ætna	\$12,378,666	\$10,816,447
Agricultural	1,759,674	1,704,781
American-Central . .	1,987,943	1,940,738
American Eagle . . .	123,452	. . . . .
American	4,282,180	3,972,867
Arizona	307,745	231,834
Automobile	745,172	363,263
Boston	4,065,462	3,443,618
California	448,812	421,283
Camden	1,754,126	1,652,666
Commonwealth, N.Y.	1,009,351	900,738
Concordia	1,159,047	1,149,905
Connecticut	3,455,829	3,537,418
Continental	8,505,089	8,347,375
Fidelity-Phenix . . .	6,739,955	6,553,443
Fire Association . . .	4,409,965	4,307,132
Fireman's Fund . . .	7,821,897	6,627,131
Firemens	2,725,240	2,738,573
German-American . . .	9,037,802	8,675,173
German, Pittsburg . .	515,978	529,486
Germania	3,193,321	3,330,905
Girard	729,576	827,632
Glens Falls	2,432,624	2,416,128
Globe & Rutgers . . .	5,020,955	4,537,731
Hanover	2,264,979	2,279,286
Hartford	19,379,627	16,203,400
Home, N. Y.	18,245,129	15,259,556
Imperial	474,148	331,722
Merchants, N. Y. . . .	596,855	442,394
Michigan F. & M. . . .	699,639	700,808
Milwaukee Mech. . . .	1,934,069	1,926,810
National Union	2,120,884	1,969,372
New Hampshire	2,809,274	2,749,893
Niagara	3,484,782	3,827,597
Northwestern Nat'l . .	2,944,873	2,738,479
North River	1,783,340	1,711,807
Pennsylvania	3,562,792	3,648,191
People's National . . .	994,985	888,939
Phoenix	5,439,646	5,399,701
Providence-Wash. . . .	4,425,576	3,689,155
Queen, N. Y.	5,305,243	5,065,279
Security	2,487,288	2,089,974
Springfield F. & M. . .	6,113,917	5,880,495
United States	708,562	712,650
Westchester	3,700,126	3,372,637
Williamsburg City . . .	2,589,517	2,666,824

U. S. BRANCHES

Company	Premis. 1915	Premis. 1914
Aachen & Munich . . .	\$1,096,363	\$1,180,278

Atlas	1,776,877	1,779,864
British America . . .	1,109,998	1,042,325
Caledonian	1,379,419	1,423,398
Commercial Union . . .	6,430,865	6,759,321
Hamburg-Bremen	1,153,929	1,084,286
Law Union & Rock . . .	464,927	372,514
Liv. & Lon. & Globe . . .	8,859,688	8,667,549
Lon. & Lancashire . . .	2,631,897	2,652,957
North British & M. . . .	4,773,848	4,885,276
Northern	3,022,016	3,050,899
Norwich Union	1,909,000	1,924,814
Palatine	2,035,159	2,001,383
Phoenix	2,565,708	2,592,174
Royal	8,109,477	8,199,616
Royal Exchange	1,478,878	1,909,721
Scot. Union & Nat'l . . .	2,514,680	2,372,995
Sun	2,358,331	2,593,134
State	184,402	168,188
Svea	905,706	921,911
Union Assur.	536,237	591,706
Western Assur.	1,769,264	1,542,860
Yorkshire	552,562	540,902

Westwood, Lassen co., Feb. 10.—The house occupied by W. J. Barrett, local crane engineer, was gutted by flames after Mrs. Barrett attempted to light a fire by the aid of gasoline. In the explosion that followed her hair and face were badly scorched. So quickly did the flames spread that no furniture was saved. Valuable bear skins were lost with the rest of the household furnishings. No insurance was carried.

Nord, Butte co., Cal., Feb. 8.—The home of Dan Fiorvanti, a rancher, was destroyed by fire, the loss being \$1,500. The flames were fought by a bucket brigade that managed to save the home of Ralph Kearns next door, although it was badly damaged. Fiorvanti was out working on his ranch when the fire started. He declares the blaze was incendiary, and started by his enemies.

FIRE

PLOTTED ARSON.— Detectives in a San Francisco hotel heard the alleged negotiations for the burning of the home of Joseph Sidler, a San Jose tailor, by M. Filen, a San Franciscan, who is now under arrest. The "plot- ters," according to the police, were Filen and Sidler, who was the instru- ment of San Jose detectives and of the arson committee of the Board of Fire Underwriters. Filen was to burn Sidler's house, on which there was \$3,000 insurance, for \$200, according to Fire Commissioner Louis King of

San Jose. He accompanied the San Jose tailor to his home and was ar- rested, the police report, just after he had arranged chemicals for burning the house. King declares that Filen was connected with two other fires in San Jose in 1914.

San Francisco, Feb. 14. — Spontan- eous combustion started a fire in the paint shop of Mas Drohilett, 1312 Scott street, at 6:30 a. m. The blaze destroyed the stock in the place and the flames fired Drohilett's residence upstairs. The damage will amount to \$2,000.

The **LARGEST** and **STRONGEST** Surety Company in the World

NATIONAL SURETY COMPANY

115 Broadway, New York

WILLIAM B. JOYCE, President

STATEMENT OF ASSETS AND LIABILITIES

DECEMBER 31, 1915

ASSETS

INVESTED ASSETS,	
Stocks, Bonds (at Market Values)	
Collateral Loans, Mortgage Loans and Real Estate,	\$7,181,466 77
CURRENT ASSETS,	
Cash on Hand,	\$1,705,698 26
Accounts Receivable,	390,805 41
Outstanding Premiums	
Not over 90 Days	
Past Due (Actual),	596,557 99
(Past Due Items not in- cluded amount to	
\$131,912 32)	2,693,061 66
DEFERRED ASSETS.	
Accrued Interest,	76,366 52
TOTAL ASSETS,	\$9,950,894 95

LIABILITIES

CAPITAL STOCK.	\$3,000,000 00
SURPLUS,	3,289,510 91
CURRENT LIABILITIES,	
Accounts Payable (not due)	116,972 28
Dividend Payable Jan. 3, 1916	60,000 00
	176,972 28
DEFERRED LIABILITIES,	
Accrued Commissions not due,	136,194 19
Expenses Incurred,	2,797 06
	138,991 25
RESERVES,	
Premium Tax Reserve,	60,303 95
Reserve for contingent claims	1,192,426 81
Reserve (pro rata) for	
Unearned Premiums,	2,092,689 75
	3,345,420 51
TOTAL LIABILITIES.	\$9,950,894 95

ADDITIONAL RESOURCES

Real Estate Deposits in Suspended Banks, and Other Valuable Assets, Esti- mated to be Worth Over \$200,000. Special Deposits Not Deducted.

"IN ALL THE WORLD, NO SURETY ORGANIZATION LIKE THIS"

“The Largest Fire Insurance Company in America.”

ELBRIDGE G. SNOW, President

Organized 1853



Head Office, No. 56 Cedar Street, New York

RECORD OF "THE HOME OF NEW YORK"

For fifteen years THE HOME INSURANCE COMPANY OF NEW YORK has been first in Cash Assets and for ten years first in Surplus to Policyholders, and throughout the sixty-two years of its existence THE HOME has maintained its record for fair dealing in the settlement of claims and for Service.

CONFLAGRATION PROOF

1792—FIRE INSURANCE

AUTOMOBILE INSURANCE—1916

Insurance Co. of North America

OF PHILADELPHIA

ASSETS, \$20,838,450.21

Alliance Insurance Company

OF PHILADELPHIA

ASSETS, \$ 2,678,464.21

PACIFIC COAST DEPARTMENT:

JAMES C. JOHNSTON, General Agent

J. K. HAMILTON, Asst. General Agent

Alaska Building, 324 Sansome St.

SAN FRANCISCO

SPECIAL AGENTS

A. C. WRIGHT, San Francisco
 W. F. KUHL, Los Angeles
 M. H. REEVES, Spokane, Wash.

F. J. MAYER, San Francisco
 WALTER E. BLISS, Portland, Ore
 G. L. CAMP, Billings, Montana

FIRE

Incendiaries War on the Arson Squad

Portland, Or., Jan. 25. — What is believed to be revenge in retaliation for the activity of the arson squad in Portland, vandals Monday night stole and burned the automobile of Captain W. A. Groce of the arson squad and stripped and disabled the automobile of F. A. Roberts, a member of the squad.

A fire this afternoon which destroyed the home of George E. Holmberg, 722 East Ankeny, burst out in five places simultaneously, and is, according to Jay Stevens, fire marshal, part of a concerted incendiary campaign in revenge for the arson squad's activity.

Butte, Feb. 18. — The fire in the Anaconda Copper Company's Pennsyl-

vania mine, which resulted in the asphyxiation of twenty-one miners Monday night; is assuming more serious proportions. Despite the throwing of tons of water all day into the burned-out airshaft, the fire is eating into the old timbering. To prevent the fire's spread, miners are building concrete bulkheads in various parts of the mine. The damage so far is estimated at \$100,000.

“So this is your studio?”

“As you see.”

“But it is very cold here.”

“Yes; just now I'm painting a frieze.”

The papers headline the “Capture of Mush in Turkey.” This is evidently an error. “Dressing” is meant.

**Electric Iron
Causes Fire**

Fire which broke out in the clothing store of Harry P. L. Smith, on the ground floor of the Phelan building, San Francisco, at 2 o'clock in the

morning, for a time threatened the building. It was caused by an electric iron left with the current on. The damage is estimated at several thousand dollars. It was confined principally to the stock in the Smith store.

West Coast - San Francisco Life Insurance Company

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY—TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS**. Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

MORE AGENTS WANTED

HOME OFFICE--- West Coast - San Francisco Life Building, San Francisco, Northwest corner
Pine and Leidesdorff Streets

A Substantial City Producer Wanted

By one of the Leading
Eastern Life
Insurance Companies

Particulars of the Editor of the Coast Review
122 Halleck Street, San Francisco

Life Insurance

Legislation in 1915

With 56 separate legislative sessions held in 47 states and territories last year, there were enacted 110 laws affecting the business of life insurance, according to the 1915 volume of "Life Insurance Laws," just issued by the

Association of Life Insurance Presidents to its members. The number of laws is 25 percent less than in the 1913 biennial. In bulk, also, the laws are much smaller. Where the 1913 volume was one and one-half inches thick, the 1915 book is only one inch thick.

The Pioneer German Fire Insurance Company in America



Hamburg-Bremen Fire Insurance Company

HAMBURG, GERMANY

STATEMENT OF U. S. BRANCH FOR YEAR ENDING DECEMBER 31, 1915

ASSETS

State, Municipal and Railroad Bonds	\$1,562,151 87
Cash in Banks	34,589 37
Premiums in course of collection	246,602 34
	<u>\$1,843,343 58</u>

LIABILITIES

Reserve for Reinsurance	\$1,094,905 98
Reserve for Unpaid Losses	109,114 00
Reserve for Taxes and other Liabilities	38,750 00
Surplus	600,573 60
	<u>\$1,843,343 58</u>

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President JOHN M. TAYLOR, Hartford, Conn.

Insurance in force, 100,411 Policies for - \$237,784,931.79

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1915	\$302,236,187.70
Total returned to Policyholders, as above noted, in same period	311,968,360.63
Excess of amount returned	9,732,172.93

PACIFIC COAST DEPARTMENT

Williamsburgh City Fire Insurance Co.

Organized 1853

Merchants Fire Assurance Corporation

Organized 1910

New Jersey Fire Insurance Company

Organized 1910

New Brunswick Fire Insurance Co.

Organized 1826

North River Insurance Company

Organized 1822

United States Fire Insurance Co.

Organized 1824

WM. W. ALVERSON, Manager

374 Pine Street, : : : San Francisco, Cal.

Telephone Sutter 485

AUTOMOBILE and TRANSPORTATION DEPARTMENT — H. W. BAILEY, Supt.

SPECIAL AGENTS

T. B. Clarke, R. L. Ellis, San Francisco; T. J. Keleher, Los Angeles; A. M. Lovelace, Portland; W. T. Booth, Spokane

AMPLE FACILITIES for Handling Large Lines.

**NORTHERN
LIFE**

INSURANCE CO.



The Company with the
ever-easy-to-sell Combination policy

—That Pays good, fair Commissions
—That gives prompt and satisfactory service
alike, both to Agents and Policyholders

—In short: A good, all-round,
Successful organization; full of
Energy and Aggressiveness.—The one
You want to connect yourself with.—

Write for full information today—
HOME OFFICE — SEATTLE



**LIFE
HEALTH
ACCIDENT**

**3 IN 1 COMPLETE
COMBINATION
CONTRACT**



District Agency Open in one of the Most Prosperous Sections of the
United States. Will consider applications from first-class Men Only.

BANKERS LIFE COMPANY DES MOINES, IOWA



THE PRUDENTIAL

made its greatest record during 1915—in the
first year of Mutualization—

**Over 581 Million Dollars Paid-for
Life Insurance Issued and Revived.**

THE PRUDENTIAL INSURANCE CO. OF AMERICA

FORREST F. DRYDEN, President.

Home Office, NEWARK, N. J.

Incorporated Under the Laws of the State of New Jersey

IN ITS FORTY - FIFTH YEAR

**COAST REVIEW Insurance
Investments**

SAN FRANCISCO

FREE SAMPLE COPIES TO ANYWHERE IN THE UNITED STATES

The president of the Equitable Life
is seriously ill.

Cloverdale, in northern California,
is having an orange fair.

FIRE**NIAGARA FIRE** Insurance Company

Assets, - \$7,502,873.00 Surplus to Policyholders, - \$3,387,433.00

DETROIT FIRE & MARINE Insurance Company

Assets, - \$2,274,403.00 Surplus to Policyholders, - \$1,533,737.00

NIAGARA - DETROIT UNDERWRITERS

Assets, - \$11,301,668.00 Surplus to Policyholders, - \$5,667,165.00

EDWIN PARRISH, Manager*Pacific Coast Department 334 Pine St., - San Francisco***AUTOMOBILE**

Live OPPORTUNITIES are OPEN
for AGENTS who CAN DELIVER

Men capable not only of writing applications
but of collecting the premiums, are always
welcome to our forces and can be advantageously placed.

UNION MUTUAL LIFE
Insurance Company

PORTLAND, MAINE.

ARTHUR L. BATES, PresidentAddress ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.**GEO. ELLIOTT HUNT, Manager**
Shreve Bldg., San FranciscoT. H. McAllis, Manager, Sherlock Bldg.,
Portland, Ore.P. B. Duren, Manager, Boston Block, Seattle,
Wash.

J. E. Evans, Manager, Vancouver, B. C.

There seems to have been few
Christmas fires in the holidays. We
read of one, however. J. E. Moore of
White's Bridge road, played Santa
Claus and wore the conventional fluffy
cotton suit. A handy burning candle

GERMANIA

FIRE INSURANCE COMPANY,

NEW YORK.

ORGANIZED 1859.

Statement, January 1, 1916.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	*8,067,466 38
Net Surplus, - - -	3,147,170 70
Surplus for Policyholders	4,147,170 70

*Including excess deposit of \$37,814.54 in Canada

HEAD OFFICE

Cor. William and Cedar Sts.

sent Moore to the floor all ablaze.
The attending physician says he will
live. Poor Moore says "never more"
will he play Santa Claus, except in an
asbestos suit.

The federal income tax will probably
be doubled.

Our Directory of Pacific Coast Fieldmen

Special Agents are invited to send us corrections

Aetna

San Francisco—J. A. Murphy, gen'l
adjuster; H. F. Mills
E. V. Culver, G. F. Roberts
G. Nathan, Harvey A. Allen
(automobile)
Los Angeles—H. E. O'Brien
Seattle—F. H. Rhoads
Spokane—G. S. Mariner
Helena, Mont.—Jno. P. Breeden

W. W. Alverson

San Francisco — R. L. Ellis, T. B.
Clarke
Los Angeles—T. J. Keleher
Portland—A. M. Lovelace
Spokane—W. T. Booth

Atlas

Denver—Wm. Manning
Portland—A. E. Ehrhorn
San Francisco—Fred H. Elster
Craig Owens
Spokane—E. K. Lower
Los Angeles—H. R. Jackson

Selbach & Deans

San Francisco—Wm. Sheldon
Los Angeles—R. L. McCulloch
Portland—Miles D. Warren
Spokane—Walter E. Felthouse

Edward Brown & Sons

San Francisco—
W. H. Gibbons, L. M. Hale
W. B. Westlake
Los Angeles—Chas. Van Valkenburg
Seattle—W. P. Porep
Spokane—Chas. A. Wendler
Denver—H. G. Doyle

California

San Francisco—J. E. Cosgrove Asst Sec
H. C. R. Buswell, Supt. of Agen's
John M. Clayton, B. A. Sifford
Los Angeles—H. Dukinfield
Seattle—A. N. Lindsay
Portland—R. H. McCurdy
Salt Lake—N. W. Clayton, Jr.

Capital

San Francisco—R. W. Guthrie
Sacramento—D. H. Cox

Chapman & Nauman Co.

San Francisco—Theo. Schlosser
Seattle—C. M. Rupe

Christensen & Goodwin

San Francisco—R. De Lappe
Geo. T. Gray, G. E. O'Neil
Los Angeles—E. B. Flack
R. N. Loucks, Jr.
Stockton—J. C. Crooks
Seattle—Wm. F. Zwick
Spokane—Walter A. Frazier
Portland—Fred Tebben
Helena—John B. Fritschi
Boise—L. L. Dibble

James F. Cobb Co. Inc.

Los Angeles—R. H. Jenkins

Connecticut & Westchester

San Francisco—C. W. Von Tagen
Fred S. Dick, John M. Gordon
Los Angeles—L. P. Stephens
Portland—James S. Reed
Salt Lake—W. S. Ferris
Spokane—S. E. DeLong

Continental and Fidelity

Underwriters

San Francisco—F. P. Wilson
A. G. Nason & Co.
Sacramento—Jay C. Wickler
Los Angeles—G. L. McIntire
Portland—W. A. Williams
Helena—J. W. Gamble
Seattle—G. L. A. Lauer

J. F. D. Curtis

San Francisco—
Clarence L. Greenwalt
Portland—E. C. Morgan
Los Angeles—Leo L. Gibson

The James H. de Veuve Co.

Seattle—B. D. Smalley, H. A. Canfield
B. D. Smalley Jr.
San Francisco—F. W. Leis

Fireman's Fund

San Francisco—R. D. Hunter
Samuel Simmen, John J. Ham-
mond, Kenneth Brown,
A. E. Webber, Bayard E. Nourse
Tirrell W. Fletcher, F. M. Burn-
side
Los Angeles—Weldon D. Whelan
Chester A. Swift, George D.
Gilmore, H. W. Armstrong
Portland—H. B. Tickner
Seattle—Frank L. Emerick
Spokane—Niran R. Swett
Denver—F. G. White, W. P. Coffey
Frederick R. Lanagan
Dallas—C. C. Wright, J. H. Snell
Ben. L. Gill, Jr., J. D. Wheeler
Helena—C. D. French

Fire Association and Philadel- phia Underwriters

San Francisco—Charles L. Barsotti,
Supt. of Agencies, Thos. F.
O'Grady, Howard W. Hogan
Los Angeles—Geo. P. Staniford
Portland—Frank S. Glover
Seattle—C. R. Harold
Helena—Percy B. Churchhill
Denver—L. D. Griffin

Fidelity-Phenix of New York

San Francisco—Arthur G. Nason & Co
Seattle—Fred D. Hougham
Portland—E. M. Sehari
Los Angeles—F. Earl Alderson
Sacramento—H. R. Wickler

Germania Fire, N. Y.

Portland—Fred S. Penfield
Spokane—Z. M. Boyer

George O. Hoadley

San Francisco—Alex. J. Cartwright
Portland—A. H. Jackson
Spokane—F. J. Root
Los Angeles—Mark B. Harris

Dixwell Hewitt

San Francisco—Geo. E. Devine,
Supt. of Agencies
M. E. Spalding, R. E. Dollard
Wm. S. Dennis, L. H. Earle
Los Angeles—P. H. Griffith
E. E. Price
Portland—J. J. Dennis
Spokane—Neil Stewart, C. H.
Klinefelter
Butte—Chas. E. Miller

Home New York

San Francisco—Harry L. Roff,
J. J. Sheahan, H. W. Wagenet
E. A. Sheahan, G. W. Madison
Los Angeles—Chas. Quitzow
James S. Suydam, L. H. Wood
Portland—J. D. Coleman,
John C. Fox, Edgar Stevens
Spokane—Vernon B. McDowell
Salt Lake—Junius Young,
Great Falls—Benn. A. Scott

Ins. Co. of North America & Alliance

San Francisco—A. C. Wright
F. J. Mayer
Portland—Walter E. Bliss
Los Angeles—Wm. F. Kuhl
Spokane—M. H. Reeves
Billings, Mont.—Gilman L. Camp

Law Union & Rock and Union Assurance

San Francisco — E. M. Brodenstein
Branch Sec'y; J. Percy Carroll,
Supt. of Agencies
F. A. Stahl, Noah L. Nelson
Portland—M. B. Boothby
Denver—W. J. Kulp

Liverpool & London & Globe

San Francisco—R. H. Rountree
Harrison Houseworth
Chester S. Myrick, Geo. J. Janes
Los Angeles—
Logan B. Chandler
Seattle—G. F. Guerraz
Portland—F. E. Atkins
Great Falls—Grant R. Brown

London & Lancashire and Orient

San Francisco—Geo. Ormond Smith,
Agency Supt.; W. B. Hopkins,
local sec'y; Geo. T. Richmond
Los Angeles—J. P. Yates, Agency
Supt.; J. P. Hague
Sacramento—W. W. Gilmore
Portland—G. L. Goodell
Seattle—David H. Parry
Spokane—Henry A. Morison
Denver—Nicholas Gardner

London

San Francisco—Wm. H. Hackett
Supt. of Agencies
Phillip R. Weimann, Ben L.
Penfield
Los Angeles—C. W. Rohrer
Portland—Gus J. Roth
Seattle—P. J. Perry
Spokane—J. E. Johnson
Denver—T. S. Heath

National Union

San Francisco—Dixwell Davenport
Oakland—E. W. Hall
Los Angeles—William M. Stodghill
Seattle—Henry G. Green
Spokane—J. F. Price

New York Underwriters Agency

San Francisco—V. H. Quitzow
Los Angeles—A. C. Anderson
Seattle—A. E. Bailey
Spokane—H. B. Hagen

New Zealand

San Francisco—D. A. Parker
R. E. Oehlmann
Los Angeles—C. P. Lyndall
Portland—W. G. Fortmann
Denver—Fred Williams
Spokane—Volney Seebeck

E. T. Niebling

San Francisco — A. E. Field, F. J.
H. Manning, Geo. F. Heuer
Los Angeles—Walter H. Young
Portland—H. E. Parkhurst
Seattle—Geo. W. Swan
Helena—I. M. Fisher, Jr.

*North British and Mercantile,
Commonwealth, New York*

Seattle—E. J. Young
Spokane—P. W. Gedney
Los Angeles—Chas. Harris

Wm. R. Lambert

San Francisco—F. J. Schoeneman
C. F. Milliman, G. W. Dearborn
Denver—E. C. Willey
Portland—H. E. Smith
Helena—Oscar Unmack
Dallas—Wirt Leake
Houston—H. J. Thomsen

Northern

San Francisco—H. D. Schumann
Sacramento—L. C. Holloway
Los Angeles—G. Mueller, Ben T.
Campbell
Portland—D. Ross Atkinson
Seattle—F. B. Welpton
Butte—E. C. Fotheringham

Northwestern National

Seattle—A. M. Jones
Los Angeles—W. E. Labry
San Francisco—H. L. Clark
Oakland—J. D. Stanley
Tacoma—L. S. Frudenberg
Portland—G. F. Nickerson
Spokane—Henry Heath

Norwich Union

San Francisco—F. C. Staniford, Supt
of Agencies, H. L. Cope
Los Angeles—William L. Wallace
Portland—A. W. Giesy, Supt. of
Agencies
Spokane—Harry W. Randall
Denver—A. L. Tefft

A. C. Olds

San Francisco—Paul St. John
Los Angeles—Warren Campbell
Sacramento—E. E. Panabaker
Portland—Chas. A. Colvin

Edwin Parrish

Portland—Chester A. Deering
Spokane—John A. Carlson
Los Angeles—O. D. Baldwin
B. C. Fisher
Sacramento—W. D. Young
San Francisco—R. T. Boyd
C. C. Trowbridge

Pennsylvania

San Francisco — S. P. Mesick, Supt.
of Agencies
Oakland—F. J. Agnew, Supt of Agen.
F. A. Lathrop
Los Angeles—A. C. McConnell
Portland—Chas. V. McCarthy

Phoenix, London

San Francisco—G. A. R. Heuer
Willard T. Lovell,
Munro English, Chas. R. Stone
Geo. A. Yocum
Portland—B. W. Jones
Seattle—C. A. Craft
Helena—J. Robb Gay
Los Angeles—Otho N. Hall
H. G. Large, B. J. Kellner

E. E. Potter & Sons

San Francisco—E. G. Potter,
Supt of Agencies; R. H. Davis
Los Angeles—C. H. Gatchel
Portland—E. A. Parsons
Helena—C. R. Kerns

Royal Exchange

Denver—W. J. Ciscel
Seattle—Lawrence F. Lamping

Royal and Queen

San Francisco—F. M. Gilerest
J. F. Walden, Fred. H. Farr
R. S. Folger, C. A. Luhrs
Fresno—E. P. Eldred
Los Angeles—J. K. Urmston
F. J. Perry
Sacramento—D. L. Stewart
Portland—H. R. Burke
Seattle—Matt B. Evans
Salt Lake—J. H. Banks
Salem, Or.—C. D. Gabrielson
Spokane—J. T. O'Brien

Springfield & Newark Fire

San Francisco—Geo. C. Coddling
Frank H. Young, H. K. Nourse
Los Angeles—J. E. Crandall
Portland—J. F. R. Webber
Seattle—C. H. Anderson
Salt Lake—L. B. Rogers

*Scottish Union & National and
State Assurance*

San Francisco—J. H. Fuller
Rollin M. Kelley
Los Angeles—Chas. Niemann
Tacoma—Fred W. Gaston
Spokane—H. C. Edmundson
Denver—J. L. Reams

Geo. H. Tyson

San Francisco—Harry Benner,
Clifford Couly, Supt of Agents
J. C. Howard, General Adjuster
J. B. Hatcher
Douglas Parker, C. E. E. Ellis
Los Angeles—F. G. Ainley
E. R. Holland
Sacramento—E. F. Hewitt
Portland—Arthur A. Ferns
Seattle—W. T. Burwell, L. D. Mitchell
Spokane—F. O. Vincent
Salt Lake City—R. Lockey Jr.
Fresno—Geo. A. Kingman

Wayman and Henry

San Francisco—W. W. Cleveland,
J. R. Kenna, E. P. Caine, John
A. Faulk, J. N. Waters
Los Angeles—Edward A. Rowe
James F. Boylan
Portland—E. R. Thompson
Seattle—Bruce Kaltz
Spokane—C. B. Harris
Denver—Geo. W. Dodd

*Western, British America, and
Firemen's Underwriters*

Seattle—Thos. J. Craig
San Francisco—William L. Brown

Appraisers

San Francisco—J. P. Treanor
Portland—Wm. B. Honeyman

ORGANIZED 1797

The Norwich Union Fire Insurance Society, Ltd.

Of Norwich, Eng.

Assets, Over \$13,000,000.00**Losses Paid, Over \$100,000,000.00**

Pacific Department :

J. L. FULLER, Manager**FRANK L. HUNTER, Asst. Manager**

332 Pine Street

SAN FRANCISCO

The New England Mutual wrote
\$36,000,000 new business in 1915.

The Knights of Pythias order has
8,500 lodges.



ATLAS

Assurance Company

(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . . \$25,000,000.00

ASSETS IN UNITED STATES, \$2,962,091.00

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

WILLIAM SEXTON'S "FIRE INSURANCE"

Published by The Coast Review 122 Halleck Street San Francisco

Flexible Binding—Leather, . . . \$2.00

—Pegmoid, . . . 1.75

—Cloth, . . . 1.50

THE BEST BOOK OF THE KIND

FRAUD.—Bests' Insurance News exposes a fake company in Cleveland, O., the "German Fire Ins. Co., of Berlin, Germany," operated by one William

Myers. The swindler has been sentenced to six months in jail. Apparently his victims were mostly German pants-presseries.

**ARE YOU PLEASED?
IF NOT, SEE**

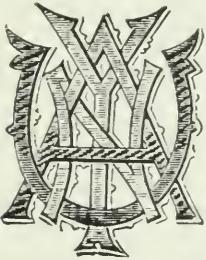
US

**POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
OCCIDENTAL LIFE INSURANCE CO.
OF CALIFORNIA**

"THE DURABLE"

THIRD FLOOR GROSSE BLDG.

LOS ANGELES, CAL.



NEW YORK UNDERWRITERS AGENCY

Cash Assets January 1, 1915,	- - - -	\$26,954,099.46
Net Surplus January 1, 1915,	- - - -	7,543,103.12
Surplus to Policyholders January 1, 1915,	- - - -	9,543,103.12
Losses Paid, Over	- - - -	175,642,504.00

..... Manager

F. M. BRANCH, H. R. MANN Jr., Assistant Managers

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—H. B. Hagen, 520 Realty Bldg., Spokane, Wash.—V. H. Quitzow, 339-41 Sansome St. San Francisco—A. C. Anderson, 239 Van Nuys Bldg., Los Angeles, Cal.

W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

**BRITISH AMERICA ASSURANCE CO.
OF TORONTO (INCORPORATED 1833)
(FIRE)**

United States Assets	.....	\$1,843,585.00
Liabilities in United States	.....	1,120,152.00
Surplus	.....	\$723,433.00

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

FIRE

Alameda, Feb. 16.—Central hall, at Central avenue and Park street, formerly a church, was the target of incendiaries tonight. Quick work by the fire department confined the flames

to a nominal damage. The firemen found piles of shavings and paper in two rooms which had been set on fire. It is said a previous attempt was made some months ago.

**That Arson Plot
At Visalia, Cal.**

Visalia, Feb. 8.—Charles Knoth has been arrested as an accessory before the fact in connection with the fire which, on January 10th, destroyed a Japanese lodging-house in the Oriental quarter, with a loss of two lives, and for which John Deering and Fred Davis, aged 16 and 17, are being held for trial.

Knoth is said to have confessed to Sheriff Smith following his arrest that he knew all of the details of the plans for destroying the buildings, his only explanation being that he was afraid to notify the officers.

Deering and Davis are said to have made a complete confession and will plead guilty.

**Incendiary Attempt
At Stockton**

Stockton, January 31. — An incendiary attempted to burn Austin Brothers' hardware store in this city last night by throwing a cloth saturated with combustibles through a window. The act was committed while the manager, F. J. Viebrock, was in the office. After finishing his business in the front office, the manager walked to the back part of the store and was surprised to see smoke issuing from the rear room. Viebrock found a blaze which had just begun to eat into the floor.

Martinez, Cal., Feb. 4.—Mrs. S. E. Miller's houses burned. Loss, \$9,000. Contractor interested.

Fire Automobile Marine

COMMERCIAL UNION

ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital	\$	14,750,000
Paid-Up Capital		1,475,000
Total Cash Assets, Gold		59,256,504
Total Liabilities, including re-insurance reserve		49,292,061
Cash Surplus to Policyholders		9,964,423
Total Amount of Claims Paid		186,673,461

Assets in United States Held by Trustees, \$7,441,934

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St.

San Francisco

E. T. NIEBLING, Manager

R. C. MEDCRAFT, Assistant Manager

American Central INSURANCE COMPANY

of St. Louis

Established 1853

Assets. \$4,320,590 Surplus to Policyholders. \$2,156,705 Losses Paid. \$29,707,385

St. Paul F. & M. INSURANCE COMPANY

of St. Paul, Minn.

Established 1865

Assets. \$10,162,454 Surplus to Policyholders. \$4,216,643 Losses Paid. \$47,792,188

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

Mercantile F. & M. UNDERWRITERS

of St. Louis

Minnesota UNDERWRITERS

of St. Paul

Assets \$4,320,590

Assets \$10,162,454

Surplus to Policyholders 2,156,705

Surplus to Policyholders 2,156,705

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers*Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.***Fire Association**

Organized 1817

Of PHILADELPHIA

Began on Coast 1873

Losses Paid in San Francisco in 1906, - - - \$1,835,930

Cash Assets, - \$9,372,162.82 Surplus to Policyholders, - \$3,182,024.94

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$30,210,613.03 Surplus to Policyholders, - \$12,182,024.94

Net Losses Paid in San Francisco in 1906. - - \$5,064,178.03

F. M. AVERY, Manager

Pacific Coast Department 242 - 244 Sansome Street, San Francisco

*SPECIAL AGENTS:—C. L. BARSOTTI, T. F. O'GRADY, H. W. HOGAN, San Francisco; GEO. F. STANFORD, Los Angeles; C. R. HAROLD, Seattle; FRANK S. GLOVER, Portland, Or.***FIRE**

Coburg, Or., Feb. 6.—The business district of this town was swept by fire early today. The loss is estimated at \$18,000. The postoffice, a hotel and eight store buildings were burned. The origin of the fire is unknown. It started in a billiard hall.

Fowler, Feb. 15.—Fire today completely destroyed the Powell boarding house and all its contents. The fire originated from a gas stove in the kitchen. Heroic work of the fire com-

pany prevented the burning of the Christian church adjoining. The loss on the house was \$2,000, with insurance of \$1,000 on the house and \$500 on the contents.

Bear Creek, Mont., Jan. 1. — Gugliemetti building and contents, with \$25,000 loss.

Chehalis, Jan. 31.—Fire in Bell theatre, but it was extinguished with nominal loss.

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

HARTFORD

NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

BENJ. J. SMITH,
MANAGER

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.

of Springfield, Mass.

Largest Fire Insurance Company Chartered by
the State of Massachusetts

Incorporated 1849

Total Assets	\$ 11,058,125 49
Total Liabilities	8,979,967 61
Net Surplus	1,990,436 53

SURPLUS TO POLICYHOLDERS, \$4,490,436.53

NEWARK

Fire Ins. Co.

of Newark, N. J.

Oldest Fire Insurance Company Chartered by
the State of New Jersey

Incorporated 1811

Total Assets	\$ 2,105,419 00
Total Liabilities	1,590,434 00
Net Surplus	590,434 00

SURPLUS TO POLICYHOLDERS, \$1,014,985.00

150 Sansome Street,

: San Francisco

GEORGE W. DORNIN, *Manager*

JOHN C. DORNIN, *Asst. Manager*

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER	GEO. C. CODDING	L. B. ROGERS	J. E. CRANDALL	C. H. ANDERSON
	FRANK H. YOUNG		H. K. NOURSE	

European insurance journals now
print rolls of honor—"killed in battle."

IMPAIRED. — The Union Casualty of
Philadelphia is impaired \$105,000.

The "Home Life"

The fifty-fifth annual statement of the Home Life Insurance Company, of which George E. Ide is President, presents a record of substantial benefits to its policyholders during the year and a solid growth in financial strength.

Assets increased to \$30,631,248.70 after paying to policyholders \$3,110,507 including dividends of

\$571,024

The insurance in force was increased by \$4,533,420, and is now

\$120,893,433

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

INSURANCE

SPECIAL AGENTS

and

ADJUSTERS'

Daily Expense

Account Book

For the month of

191

Mr.

Published by

THE COAST REVIEW

San Francisco, Cal.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital,	- - - - -	\$1,000,000.00
Surplus to Policyholders,	- - - - -	1,263,340.00
Assets,	- - - - -	4,195,444.00

DIXWELL DAVENPORT, Manager

Metropolitan Department,
San Francisco National Bank Bldg., 454 California
Street, San Francisco

FIELD REPRESENTATIVES:

E. W. HALL, Northern California,
500 Syndicate Bldg., Oakland, Cal.

Wm. M. STODGHILL, Southern California,
302 Stimson Bldg., Los Angeles, Cal.

HENRY G. GREEN, Oregon, British Columbia and
Western Washington, 722 White Bldg., Seattle

JAY F. PRICE, Idaho, Montana and Eastern Wash-
ington, 1331 Old Nat'l Bank Bldg. Spokane, Wn.

National Insurance Proposed

Washington, Feb. 19. — A proposal for a commission to formulate a plan for a national insurance fund and mitigate the evil of unemployment was introduced today by Representative London of New York, the only social-

ist member of the house. Five persons appointed by the President would work out details of a national insurance fund to secure to lean-on workers adequate subsistence while involuntarily unemployed, whether because of lack of work, sickness or old age and would report the plan to the President next September.

The former president and one of the organizers of the late Walla Walla Fire. C. K. Holloway, died Jan. 29, near San Jose, and was buried at Sacramento.

MARINE

Considerable attention is given, by the Bureau of F. and D. Commerce, to strictness and detail of vessel inspection in the selected countries. The testing of boilers is of particular interest because the American test has been called unduly severe. A hydrostatic or hydraulic test is applied at regular intervals to boilers on British, German, Norwegian, French, and Japanese ships as well as those under the United States flag. In this country the test pressure is one and one-half times the maximum allowable working pressure of the boilers. In Great Britain the test pressure is twice the working pressure for new boilers and from one and one-half to one and three-fourths times the working pressure for old boilers. In Germany and France the general rule is to make the test pressure one and one-half times the working pressure.

One of the features of the German regulations is the requirement of a rigid physical examination of all sailors on German vessels. This rule has long been in force, and the examination seems to be even more severe than that required by our new Seaman's Act. Norwegian sailors are also required to pass a searching physical examination, but seemingly nothing of this sort is asked of sailors on British, French, and Japanese ships.

The measurement rules of the United States have often been criticised as giving our vessels a higher tonnage than the rules of other countries impose upon their vessels. Since the tonnage of a ship is the basis of various port and other charges, complaints

against an excessive tonnage rating are natural. Upon comparing the measurement rules of the several countries, as given in the Bureau's report, it would seem, however, that the American rules are now fully as liberal as those of the other countries.

American shipowners, with the exception of those operating ships under the ocean mail act of 1891, are not restricted in the employment of their crews by any requirement as to the nationality of seamen. British, German, and Japanese shipowners are likewise unrestricted, but British ships receiving mail or admiralty subventions must be manned to a large degree by British sailors, while subsidized Japanese ships may employ foreign sailors only with the consent of the Government. French ships must in general have at least 75 percent of the crews French citizens, while the proportion of foreigners that may be employed on Norwegian ships is definitely fixed by statute and varies from one-third to one-half.

**Marine Loss
Off Oregon**

Tillamook, Or., Jan. 27. — The schooner Repeat, which was abandoned yesterday by her crew near Cape Lookout, today was drifting off Gari-baldi beach, near here. A steamer was standing by her, apparently in the belief that the schooner can be towed into port. The Repeat, with Captain J. R. Mackenzie and a crew of seven men, left Port Ludlow, Washington, for Honolulu last Tuesday with a cargo of 503,000 feet of mixed lumber and fifty long cedar poles.

GENERAL

Seeks Indemnity for Loss of 9-Inch Mustache

Henderson, Ky., Feb. 5.—As a result of an explosion of a coal stove Dr. W. S. Galloway, a prominent physician of this city, is seeking to collect \$600 for the loss of his mustache.

The doctor was carrying a sick and accident insurance with a St. Paul, Minnesota, insurance company, and he thinks he is entitled to the damages by the terms of his contract.

He has written the home office explaining that his mustache was nine inches from tip to tip and that he had been twenty years in growing same. Without his famous face decorations, the doctor declares, his looks are ruined.

Disposal of California Sewage

Permits for the disposal of sewage were granted to several cities by the California state board of health at its last meeting. Reedley was granted a permit to discharge sewage into Kings river, provided that a modern sprinkling filter be constructed, and that at a river stage of three feet or less (flow not less than 10,000 second feet) no sewage be permitted to enter the river direct without additional treatment to completely sterilize it. El Centro and Imperial were given permits to discharge clarified sewage into New river. Riverside was given a permit to discharge its sewage onto a tract of land, containing approximately five hundred acres, located in the vicinity of the

confluence of the old and new channels of the Santa Ana river.

Damaging Weather In Western Oregon

Portland, Or., Feb. 1. — In icy filigree Portland and vicinity for fifty to one hundred or more miles is decorated by a "silver thaw. A "silver thaw," peculiar to this district, is caused by rain, falling from warmer altitudes to colder air strata and freezing to buildings, trees and wires, and, when the weight is sufficient, dragging them to the ground. Many sheds, trees, marquees on buildings in the downtown sections and wires collapsed today under the strain.

"Well, I'll be switched!" remarked a rancher the other day, as he gazed at the census report, "farmers have dropped to second place as employers of labor." In 1910 there were 6,340,357 farms in the United States, which, together with their improvements, were valued at \$34,681,507,000, a pretty big sum, and we paid out for labor that year \$645,612,000. In 1914 the railroads of the United States paid out for labor the sum of \$1,373,422,472, or more than twice as much as was paid for all the farm labor of this country. This report also shows that the average pay of an engineer is \$1,775 a year and of a conductor \$1,533.

In a recent week San Francisco's total losses by fire were less than \$500. Can any other 500,000 town beat it?

**Incendiary Fires
Still Continue**

Los Angeles, February 17. — G. C. Speers, living at Yorba Linda, a suburb, was arrested today at his home by county officers on a charge of defrauding insurance companies of \$1,100, collected after fires had destroyed three houses owned by him at Yorba Linda.

Fresno, Feb. 15. — Because his wife was ill and threatened to commit suicide if he did not secure money to pay her doctor bill, James Bestoni is alleged to have made a confession to the police that he set fire to his home, hoping to secure \$700 insurance. The police say the furniture was worth \$250. Before the fire Bestoni sent two full trunks to a neighbor's house.

Oakland, Feb. 16. — The explosion and fire that again damaged the Charles Butters laboratory on Chabot road yesterday were caused by spontaneous combustion and not by the introduction of an infernal machine, according to Walter J. Peterson of the police department today.

Richmond, Cal., Feb. 15.—Peter La Fada, wanted in San Francisco in connection with the prosecutions of members of the so-called "bunco ring," was arrested here today while attempting to collect an insurance policy on a home he owned, mysteriously burned Sunday night. The building was in Stege. La Fada conducted a saloon on San Pablo av., Oakland.

THE FIDELITY & CASUALTY CO. OF NEW YORK

92 Liberty Street, New York, N. Y.

SEMI-ANNUAL STATEMENT, JUNE 30, 1915

Assets	\$11,764,957 75
Liabilities	8,129,567 28
Capital	1,000,000 00
Surplus over all liabilities	2,635,390 47
Losses Paid to June 30, 1915	50,512,471 85

This company issues contracts as follows :

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance; Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage and Collision), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation; Steam-Boiler Insurance, Fly-Wheel Insurance.

Pacific Coast Department: { California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange, San Francisco. Washington and Oregon—SEELEY & CO., 111 S. 10th St., Tacoma; Coleman Bldg, Seattle; Board of Trade Bldg, Portland.

**THE LONDON ASSURANCE CORPORATION
OF LONDON**

Cash Assets, \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS — C. W. ROHRER, Los Angeles, Cal.; ROD E. SMITH, Portland, Oregon; T. S. HEATH, Denver; J. E. JOHNSEN, Spokane; P. R. WEINMANN, B. L. PENFIELD, San Francisco. PERCY J. PERRY, Seattle.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

Pacific Branch—Southeast corner Sansome and Pine Sts., San Francisco

ONE HUNDRED AND SIX YEARS OLD

North British & Mercantile

Insurance Company

Pacific Department of the United States Branch, 76 William St., New York City

ASSETS OF THE UNITED STATES BRANCH
 (which are but a small part of total fire assets of the Company) **\$8,926,952.00**

E. G. RICHARDS, Manager**W. S. BERDAN, Deputy Asst. Manager****GEORGE M. WARD, Resident Sec'y Local Dept.**

234 Pine Street, San Francisco, California.

FIELD REPRESENTATIVES:

E. J. Young, 201 American Bank Bldg., Seattle; P. W. Gedney, 504 Empire State Bldg., Spokane, Wash.,
 E. C. Willey, 1645 Tremont St., Denver, Colo.; C. Harris, 515 Title Ins. Bldg., Los Angeles; H. E. Smith,
 24 Henry Bldg., Portland, Or.; G. W. Dearborn, F. J. Schoeneman, C. F. Milliman, San Francisco.

AGENTS WANTED

Every Company that advertises wants Permanent Agents. Have you any business? Are you about to change companies? Are you newly engaged in Insurance? Do you intend to go into the business?

THEN

Hustle! Get busy! Write to our Advertisers. Don't be verbose nor uncertain. Don't write from Los Angeles or Portland or Seattle and ask some big company, Are you represented here? Of course the company is represented there. Probably it is represented everywhere. But it may be contemplating a change, or its present agent may be flirting with the special of another company.

It Will Do No Harm

to get on the waiting list. It is legitimate for you to write modestly, "Consider me an applicant if you want another agent here." "I control \$—— in premiums." "My business is chiefly ——." "I want a company, and if you are unrepresented in this town or contemplate a change of representation let me submit particulars to you."

If you can write some life or accident business on the side or exclusively, the live companies which advertise are

Looking For You

They will give you the glad hand and the warm eye. They will pay you a handsome commission, too.

Scottish Union and National**Insurance Company
Of Great Britain.**

Organized 1824,

**FIRE - LIGHTNING - TORNADO
 AUTOMOBILE - SPRINKLER LEAKAGE**

**North American Branch:
 Hartford, Conn.**

**JAMES H. BREWSTER
 MANAGER.**

FIELD REPRESENTATIVES:

FRED W. GASTON, Tacoma, Wash.,
 Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,

706 Gas and Electric Bldg., Denver, Colo.,
 Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, Realty Building,
 Spokane, Wash.,
 Montana and Idaho

H. W. FORES, San Francisco, Cal.,
 General Agent, California, Nevada, Arizona.

**SAN FRANCISCO OFFICE:
 420 Montgomery Street**

Twelfth Edition— **PACIFIC FIRE MANUAL** — *Twelfth Edition*

WITH COLORED DIAGRAMS WITH REVISED FIGURES

\$12 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE

MUTUAL FIRE LEAFLETS INSERTED

Single Copies, \$1.25

For Sale by Coast Review

122 Halleck St., San Francisco

FIRE

Stockton, Feb. 5. — George Stark, an itinerant laborer and hero of the recent Tracy fire is dead as a result of injuries. While passing through Tracy in search of work, Stark heard a cry of "fire." Children of Mr. and Mrs. J. Collins had been playing with matches. One, overcome by smoke,

remained in the burning building. Stark rushed in and saved the child. He then helped the firemen. The roof fell in and he with it. Death followed amputation of the broken leg.

Puerto de Luna, Jan. 1. Court house (former) building, a warehouse, with \$20,000 loss.

W. R. BROCK, President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO.
OF TORONTO (INCORPORATED 1851)

United States Assets	\$2,578,165.00
Liabilities in United States	1,524,276.00
<i>Surplus</i>	<u>\$1,076,347.75</u>

PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO

MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$20,000,000.00.

Swedish Insurance Co.

of Gothenburg

Agricultural Insurance Co.

of Watertown, N. Y.

Globe & Rutgers Fire Ins. Co.

of New York, N. Y.

Hamilton Fire Insurance Co.

of New York, N. Y.

Globe Underwriters Agency

of New York, N. Y.

First National Fire Insurance Co.

of Washington, D. C.

Chicago Bonding & Surety Co.

of Chicago, Ill.

Sea Insurance Co., Ltd.

of Liverpool, Eng.

EDWARD BROWN & SONS

GENERAL AGENTS

202 - 204 Sansome St., SAN FRANCISCO

22,000 EDITION

It Is for All Local Agents

12th EDITION

Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.25

Recommended by General, Special
and Local Agents

For Sale by the Coast Review

COMPENSATION

It is definitely established by the California supreme court that a hod carrier may choose his path up a flight of stairs when carrying mortar or bricks from one story to another without being guilty of contributory negligence in case the stairs give way and he falls and injures himself.

LIFE

Frederic G. Dunham, Chief of the liquidation bureau of the New York state department of insurance, has been appointed attorney of the Association of Life Insurance Presidents. He succeeds Alfred Hurrell, who resigned last spring to become associate general solicitor of the Prudential Insurance Company.

Canada's supt. of ins. opposing, the absorption of the Manufacturers' Life by the Sun Life will not be effected. The Toronto company will be continued. Absorptions of long established and prosperous companies should never be permitted.

Ordinary business in Germany continues to increase, despite the "krieg." But industrial business has fallen off greatly.

The great majority of widows, while not too old to re-marry, are too old to enter into competition for a livelihood. That is the great reason for life insurance after the children are grown and have new burdens of their own.

F. A. Howland, vice president for six years, has been elected president of the National Life Ins. Co.

The Bankers Life of Des Moines is very proud of its Bacon, William, who

represents it in Texas. In one month the agency registered only \$15,000 business. Then Shakespeare took hold and wrote history to the amount of \$195,000 business in the next month. In the following month William headed the company list with \$275,400. In the first three days of January Bacon came home with \$274,000. This is indeed appetizing, Bacon.

A. F. Smith of San Francisco, general agent for the Bankers Life, is out after Bacon. In the closing days of 1915 he wrote a single application for \$50,000. But one Knight in Texas scored with a \$100,000 single application. A. H. McKenzie of San Francisco secured an application for \$25,000.

FIRE

Bellingham, Wash., Feb. 2. — One man is known to be dead and several others may have lost their lives in a fire which swept through the business section of Bellingham during a blizzard today. Driven by a fifty mile wind, the flames swept through an entire block. The Shields building and the Great Northern hotel were destroyed at a loss of \$30,000.

Fresno, Cal., Feb. 17. — A warrant charging Frank D. Hickman, clothing man, under arrest here on an arson charge, with making a false insurance proof, was issued in San Francisco yesterday. Detective J. E. Dolan is in Fresno to bring Hickman to S. F. for trial.

ACCIDENT

"Murder is an accident" in England, by highest court ruling, and also in some states in this country.

Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$35,000,000.00

A Successful Record of Nearly Two Hundred Years.

Losses Paid During That Time Exceed

\$230,000,000.00

United States Branch, 92 William St., New York City

R. D. HARVEY, United States Mgr.

LAWRENCE F. LAMPING, State Agent

For Oregon, Washington and Northern Idaho

310 BURKE BUILDING, SEATTLE

CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital paid up (Gold)	- - -	\$ 250,000 00
Cash Assets (Gold)	- - -	2,745,650 72
Net Surplus over Capital (Gold)		1,941,508 60
Bonds on deposit in the U. S.	-	399,500 00

The above Company conducts
a general Marine Insurance
business.

PARROTT & CO., General Agents
Since January, 1882

J. J. THEOBALD, Manager

320 California Street, San Francisco
[Babcock Building]

PHOENIX

Assurance Company. Ltd.

Of London

ESTABLISHED 1782

W. IRVING

General Agent for Pacific Coast

E. C. F. KNOWLES

Assistant General Agent

343 SANSOME STREET

Security Building
(Entrance on Halleck Street)

San Francisco

The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building
33 Broad St., Boston

SAMUEL APPLETON, U. S. Manager

Accident Policies

Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employes. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.

CHAS. J. OKELL & CO.

General Agents, - - - San Francisco, Cal.
Royal Insurance Building

COAST FIRES

Arbuckle, Cal., Jan. 31. — Elegant country home of H. H. Schutz, two miles east, burned early this morning. Beautifully furnished. Insurance \$6,000; loss \$20,000. Defective flue probably the cause. Telephones down in storm and no help could be called. Silverware and diamonds only were saved.

February 2. — Mrs. J. J. Payne's new dwg. in Arbuckle burned. Insured for \$1,500.

Williams, Cal., Feb. 1.—Lee Christopher's cottage burned. Insurance on house \$800 and contents \$1,000. Floyd Kidd fortunately renewed the latter in September without notifying the tenant.

February 2.—The Christian church in Williams was burned early today; not even the organ was saved. Insurance \$2,000, loss \$3,000. Had the wind been blowing from the north a whole block would probably have burned. No fire had been in the church for three days. Fire started in the pastor's study. The theory is that rats and matches caused the fire.

**Washington Town
Department Store Burns**

Chehalis, Jan. 28.—Fire today destroyed the dry goods department of the general store of Hartman & Nathan, occupying a two-story brick building and covering a block on Market street, in the business center of Chehalis. Loss on stock is \$45,000, covered by 70 percent insurance. Loss on building is \$7,000, insured.

**Light Bay City
Fire Loss**

Oakland, Jan. 25.—During 1915 the total fire loss of this city was \$122,681, of which \$84,229 was covered by insurance. There were 937 alarms turned in, an increase of 100 over 1914, although the property loss has decreased proportionately. The reason, in the opinion of Fire Chief Whitehead, is the motorizing of the department.

**Charges Saloon-Keeper
With Arson Hiring**

Stockton, January 27.—Against the advice of his counsel, Samuel Tropea pleaded guilty this morning to an attempt to commit arson. Tropea declared that he and Frank Cristaubo, the latter of whom lost his life, were employed by A. Tassano, a saloon keeper, to set fire to a building at 520 East South street. The purpose of the crime, the defendant stated, was to enable Tassano to collect insurance on the building. They sprinkled gasoline on the floor and then lighted a candle. An explosion followed, with the result that Cristaubo lost his life and Tropea was badly burned. Tassano, thus charged with arson, denies all knowledge of the crime.

Burns, Or., Feb. 11. — Fire today damaged the Voegtly warehouse and the Tribune building to the extent of \$12,000. Started in Tribune building.

On Nov. 3, at Oakland, 1832 Goss st., fire, undoubtedly incendiary. Foreigners.

ESTABLISHED 1873

Office of Edward E. Potter

General Agent

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE ONLY OFFICE that did not compel its patrons to go to the expense and trouble of going to Oakland for the adjustment of their claims.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It
It Costs No More**

OLD AND
TRIED

GLENS FALLS INSURANCE COMPANY

Of New York

Incorporated 1849

SURPLUS to Policyholders . . \$5,212,525 00 UNDIVIDED Profits . . . \$2,319,300 00

SECURITY INSURANCE COMPANY

Of New Haven

Incorporated 1841

SURPLUS to Policyholders . . \$3,889,296 00 UNDIVIDED Profits . . . \$ 802,506 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

Of Philadelphia

Incorporated 1853

SURPLUS to Policyholders . . \$1,893,309 00 UNDIVIDED Profits . . . \$ 432,560 00

FIREMEN'S INSURANCE COMPANY

Of Newark

Incorporated 1855

SURPLUS to Policyholders . . \$6,565,223 00 UNDIVIDED Profits . . . \$2,720,038 00

EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$3,053,576 00 UNDIVIDED Profits . . \$811,504 00

GERMAN - AMERICAN INSURANCE COMPANY

Of Pittsburg

Incorporated 1873

SURPLUS to Policyholders . . \$1,080,978 00 UNDIVIDED Profits . . . \$173,718 00

EDWARD E. POTTER, General Agent

W. W. POTTER, Assistant General Agent

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

THE COAST REVIEW

INSURANCE

FEB.

In its 45th year

The Auto It Was That Died

Up in Sutter county, Cal., an automobile and a span of mules collided head on. Down they went, but you should see the machine. The mules kicked the auto-man into the ditch, punctured the tires, smashed the steering gear, cracked the honker, smashed the windshield, put unsightly dents in the body of the auto, and stove in the tonneau. The mules were not hurt a particle.

Geo. H. Town Is Now In Oakland Town

Suspected of being a member of the Burrigton arson bunch, Geo. H. Town of Silverton, Or., was arrested last week and returned to Oakland, Cal., on a charge of arson in connection with the burning of a cottage last August. Town says it is true he worked for Burrigton who "worked" the insurance companies, but he was merely one of his several mechanics, and knew nothing of any plot. No insurance man has been charged with complicity with any of these frauds.

FREE EMPLOYMENT — The federal government has opened a Free Employment Bureau and Labor Exchange in the U. S. Appraiser's Building, San Francisco, for the purpose of bringing the job and the jobless together without cost to employer or workman. Every postoffice is supplied with blank forms of application for the benefit of farmers and others who seek help, and

the man who wants employment. These blanks are transmitted through the mail to the office of the Bureau in San Francisco without postage. This service is free to the employer and employee. Applications can be made with the blank forms, by telephone, letter or personal call. The division is a branch of the Bureau of Immigration, under the supervision of the U. S. Department of Labor, Washington, D. C.

Portland Lumber Mill Burns

Portland, Or., Feb. 17.—Fire, which started under the double circular saw of the Inman-Poulsen mill, foot of East Sherman street, today destroyed property valued at approximately \$140,000. The fire was confined to the operating plant of the mill, none of the lumber in the yards being burned. Cause not known. Insurance loss is \$125,000.

Tacoma, Jan. 29.—The manager of the Tacoma hotel has received a letter threatening to blow up the building if he did not at once eject the agent who was superintending the loading of Russian vessels.

Why is a watchdog bigger at night than in the morning? Because he is let out at night and taken in in the morning.—Chicago Record.

The oldest ins. broker in London recently died, aged 94.

STABILITY AND STRENGTH

RESOURCES OVER \$52,000,000.00

SUN INSURANCE OFFICE
OF LONDON

COLONIAL
FIRE UNDERWRITERS
AGENCY

MECHANICS & TRADERS
OF NEW ORLEANS

NATIONAL
OF HARTFORD

MICHIGAN
FIRE AND MARINE
OF DETROIT

SUN
UNDERWRITERS AGENCY
OF LONDON

PACIFIC DEPARTMENT

WILLARD O. WAYMAN---CARL A. HENRY

JOINT GENERAL AGENTS

FRANK E. STONE

MAXWELL H. THOMSON

ASSISTANT GENERAL AGENTS

Sansome and Sacramento Streets

San Francisco, Calif.

Branch Offices: Los Angeles, Cal., Portland, Ore., Seattle and
Spokane, Wash., and Denver, Colo.

AGENTS WANTED IN EVERY CITY, TOWN AND VILLAGE.

FIRE

AUTOMOBILE

MARINE

Organized in 1863

Fireman's Fund Insurance Company

Incorporated under the Laws of California.

401 California Street - San Francisco, Cal.

Company's Building

Capital, \$1,500,000.00 Assets, \$11,326,205.60

BERNARD FAYMONVILLE

PRESIDENT

J. B. LEVISON

VICE - PRESIDENT

LOUIS WEINMANN

SECRETARY

A. W. FOLLANSBEE, Jr.

MARINE SECRETARY

H. P. BLANCHARD

ASSISTANT SECRETARY

JOHN S. FRENCH,

ASSISTANT SECRETARY

T. M. GARDINER

TREASURER

Central Department

JOHN MARSHALL, Jr., Manager

39 South La Salle St., Chicago, Ill.

Southeastern Department

E. T. GENTRY, Manager

Atlanta, Georgia

Eastern Department

A. K. SIMPSON, Manager

J. W. LITTLE, Ass't Manager

Mason Building

Boston, Mass.

Atlantic Marine Department

FRANZ HERRMANN, Manager

79-85 Wall Street, New York

VOL. 89
NO. 3

MARCH

SEE PAGE

1916

MAGAZINE EDITION "A"

THE

Coast

INSURANCE

PROTECTION

Review

An Insurance Journal and Directory

IN ITS FORTY-FIFTH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

INSURANCE PUBLISHING CO., Publishers

Reviews of Company Statements
Union Central Life Capitalizes \$1,500,000 Surplus
10, 20 and 30 Years Ago Notes
Branch and Mann Appointed
Minor May Recover All Premiums Paid
United States Fire-Marine 1915 Figures
Coast Office 1915 Totals
Fire Companies Retire from South Carolina
Boards Should Have Membership Standards
"The Ideal in Fire Prevention"
Marine Brokerage Decision
Special Agents Wanted
Oregon and Washington Unprofitable States
Knowledge of Husband of Agent Is Company Knowledge
Hamburg-Bremen Appointment in San Francisco
Millers National Defeats California Department
Will Not Accept California Casualty Bonds
Sheahan Made General Agent
Pacific Coast Casualty Reinsures and Retires

Circulating Extensively in all the
States and Territories of the Pacific
West

PRICE 25 CENTS
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in
South America, Japan, China and
Australasia

The Great Fire Insurance Company of the World
 ASSETS IN UNITED STATES, - \$14,814,383.94

THE GREAT FIRE INSURANCE COMPANY OF THE WORLD, LTD.

SAN FRANCISCO OFFICE, 444 CALIFORNIA ST.
 R. P. FABJ, Manager
 THOS. H. ANDERSON, Ass't Manager

NEW YORK OFFICE, 80 WILLIAM STREET.
 H. W. EATON, Manager
 G. W. HOYT, Deputy Manager
 J. B. KREMER, Ass't Deputy Manager
 T. A. WEED, Agency Superintendent

NEW ORLEANS OFFICE, COR. CARONDELET & COMMON STS.
 CLARENCE F. LOW, Manager
 J. G. PEPPER, Ass't Mgr
 R. H. COLCOCK, Jr., Deputy Ass't Mgr

CHICAGO OFFICE, INSURANCE EXCHANGE.
 W. S. WARREN, Manager
 HUGH R. LOUDON, Assistant Manager
 R. H. PURCELL, Deputy Asst. Mgr.

NEW ENGLAND STATES, NEW YORK, NEW JERSEY, PENNSYLVANIA, MARYLAND, DELAWARE, DISTRICT OF COLUMBIA, VIRGINIA, WEST VIRGINIA, NORTH CAROLINA, SOUTH CAROLINA, OHIO, INDIANA, KENTUCKY, TENNESSEE.

CALIFORNIA, NEVADA, ALASKA, OREGON, WASHINGTON, ARIZONA, IDAHO.

ILLINOIS, MICHIGAN, IOWA, WISCONSIN, MINNESOTA, MISSOURI, KANSAS, NEBRASKA, COLORADO, N. DAKOTA, S. DAKOTA, MONTANA, UTAH, WYOMING, NEW MEXICO.

LOUISIANA, MISSISSIPPI, ALABAMA, OKLAHOMA, FLORIDA, ARKANSAS, GEORGIA, TEXAS.

DEUS NOBIS IN ADVERSIS

Established 1836 Entered U. S. 1848

The statement of the condition of the United States Branch on the 1st of January, 1916, in accordance with the laws of the State of New York, is as follows:

Assets	\$14,814,383.94
Liabilities	9,972,496.75
surplus	\$ 4,841,887.19

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire)	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116
 And INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1915, \$8,957,563.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$147,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

IC DEPARTMENT ESTABLISHED 1852
 a Company's New Building
 44 California St., San Francisco

ROBERT P. FABJ, Manager
THOS. H. ANDERSON, Asst. Manager

Special Agents:

BRUSH R. H. ROUNTREE HARRISON HOUSEWORTH LOGAN B. CHANDLER
 GEORGE F. GUERRAZ CHESTER S. MYRICK F. E. ATKINS GEO. J. JANES



CONFLAGRATION-PROOF INSURANCE

TOTAL ASSETS OVER \$40,000,000.00

LOSSES PAID TO DATE	|	PAID SAN FRANCISCO
OVER		CONFLAGRATION
\$177,000,000.00		\$6,000,000.00

PACIFIC DEPARTMENT



EQUITABLE FIRE & MARINE INSURANCE CO.

GEO. H. TYSON GENERAL AGENT.
HERBERT FOLGER. ASST. GENL. AGENT

SAN FRANCISCO.

FIRE INSURANCE — RENTS — PROFITS, USE AND OCCUPANCY —
AUTOMOBILE — TOURIST FLOATER — MAIL PACKAGE —
SPRINKLER LEAKAGE

AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE



Representing

The Mutual Life Insurance Company

of New York

You will make money.

The great strength, big dividends and incomparable benefits of the "*oldest company in America*" mean certain success for you.

For Terms to Producing Agents, Address

GEORGE T. DEXTER, 2d Vice-President

34 NASSAU STREET, NEW YORK, N. Y.

Paleontological Research of the Negroid Type in Europe

The London Times Literary Supplement of October 29 reviews "Black and White in the Southern States," and makes some surprising statements regarding the negritization of parts of Portugal, mainly by way of Brazil, and of one district in France in a half-century by transference of half-caste children from French Africa. But most surprising is this paragraph from the book review:

We are made aware by paleontological research and by other scraps of evidence which might be called archaeological that the negro sub-species or variety of man probably originated in Greece—at any rate, in Mediterranean Europe. Men of a negroid type seem to have been the people of Southern

Britain a hundred thousand years ago. Traces of this proto-negroid element still linger in our Keltiberian population, and a Welsh professor at one of the great educational institutions in the United States stated that though his birthplace was Wales and his parentage unquestionably Welsh for several centuries, he was accused by vexatious snobs in the United States of being disqualified by his appearance for the Jim Crow car or the Jim Crow church.

Horses Aboard Cars Are Insured for \$10,800,000

Des Moines, Feb. 23. — Announcement is made that a local insurance company has just written a policy for \$10,800,000 for the protection in transportation of 72,000 horses from the Pacific Coast to New York for the French government.

INCORPORATED 1861

The California Insurance Co.

Cash Capital, \$400,000 00

Net Surplus, 191,636 00

Total Assets, 1,141,200 00

E. T. NIEBLING, President
GEO. W. BROOKS, Secretary

W. E. DEAN, Vice-President
JOHN E. COSGROVE, Assistant Secretary

**HOME OFFICE: Company's Building. 550-558 Sacramento St.
SAN FRANCISCO, CAL.**

Special Agents and Adjusters

A. N. LINDSAY, H. DUNKINFIELD, Seattle, Washington; R. H. McCURDY, Portland, Oregon; LEIGH H. ROBINS, Los Angeles; J. J. CLAYTON, San Francisco, B. A. SIFFORD, San Francisco

Paid \$2,557,000 in San Francisco conflagration without discount or compromise, and at the rate of "Dollar for Dollar."

LONDON & LANCASHIRE FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

New York Department
57 and 59 William Street
A. G. McILWAINE, Jr.,
Manager



Western Department
39 So. La Salle St., Chicago
CHARLES E. DOX,
Manager

Pacific Department: 332 Pine Street, San Francisco, Cal.
SAM B. STOY, Manager

GEO. ORMOND SMITH, AGENCY SUPT. San Francisco W. B. HOPKINS, LOCAL SECY.
J. P. YATES, AGENCY SUPT., Los Angeles, Cal.

SPECIAL AGENTS

George T. Richmond San Francisco G. L. Goodell Portland
W. W. Gilmore Sacramento David H. Parry Seattle
J. P. Hague Los Angeles Henry A. Morison Spokane
N. Gardner Denver

WILLIAM M. KLINGER, General Agent, AUTOMOBILE DEPARTMENT

THE Standard Accident

Insurance Company

Of Detroit, Mich.

EM. W. BOWEN, President J. S. HEATON, Secy.

Cash Capital, \$1,000,000

Gross Assets, - 4,930,330

Claims Paid, - 19,565,180

Writes Accident and Sickness Insurance, Accident Policies Provide for—Unlimited Indemnity, Beneficiary Benefits, Accumulations, Optional Benefits, Hospital Indemnity, Combination Features, Surgeons' Fees Where no Claim for Disability is Made, Special benefits for Sunstroke, Freezing, Etc.

Accident and Sickness Insurance for Women. *Contracts Practically Without Conditions.*

CLARENCE F. BRIGGS.

SUPV. PACIFIC COAST DEPARTMENT.

California, Oregon, Washington, Idaho, Nevada, Arizona, Utah, and the Hawaiian Islands.

Wells Bldg., San Francisco

H. H. HAIGHT, District Agent.

Contracts Unexcelled. Agents Everywhere.

A Large Initial Commission

You or Your Clerk or to
anybody You Recommend

4

ANVASSING ROUND TOWN

Engaging Insurance Men for Subscrip-

tions to The Coast Review or for

Purchases of Books. Why

not Make

9

Dollars

in a few hours of Pleasant Interviews?

Sample Copies of Literature Sent

to You or to Addressees

FIRE

Livermore, Cal., Feb. 20. — On a ranch near here a barn and two thoroughbred stallions were burned this morning. Loss \$5,000.

Wallace, Idaho, Feb. 14. — Fire, originating it is believed from an overheated stove in a lodging house, practically destroyed the Jones & Dene building here late yesterday and caused a total loss estimated at \$30,000. The building, situated in the center of the city, was a landmark, being the first to be erected after the fire of 1889, which wiped out the business district.

Willows, Cal., Dec. 29. — The residence of J. B. Mayes, about twelve miles from this city, was destroyed by fire. Mrs. Mayes is visiting in Oklahoma and Mayes was not in the house at the time, so it is not known how the fire started. The loss has not been estimated but the insurance was \$1,500.

Chico, Cal., Feb. 8. — The home of Mrs. James Butler, Fourth and Orient streets, was threatened with destruction by fire after 9 o'clock last night. Damage to the amount of \$350 was done. It is believed the fire was incendiary. Mrs. Butler, an elderly woman, is ill in a local hospital, and no one was home when the blaze broke out. The fire started in the back porch. Work on the theory that a firebug was responsible, the local police had the place guarded all night.

Pinole, Cal., March 6. — Three Fernandez hay warehouses burned here today,



THE
PENNSYLVANIA

FIRE INSURANCE COMPANY

of Philadelphia

Assets Jan. 1, 1916, \$8,251,407.44

Surplus to Policyholders

Jan. 1, 1916, 3,202,659.92

One of the Oldest and Strongest Fire Insurance Offices
in the United States

Pacific Coast Department:

201 Sansome Street, SAN FRANCISCO

R. W. OSBORN, Manager

S. P. MESICK, Superintendent of Agencies

F. J. AGNEW, " " "

SPECIAL AGENTS: A. C. McConnell C. V. McCarthy F. A. Lathrop

FIRE

Davis, March 1. — Griedes' livery stable was destroyed by fire at 8:30 o'clock tonight. The loss is estimated at \$2,000. The live stock and buggies were saved. The Buena Vista hotel, which adjoined, was threatened by the flames.

COMPENSATION

The appellate court in San Francisco last week affirmed the decision of the lower court which awarded damages in the sum of \$1,250 to Frank Coehlo who, while employed chipping steel by the Judson Manufacturing Company, lost one of his eyes by a flying piece of metal. The company appealed the case on the ground that the court committed prejudicial error in not allowing certain questions bearing on the injured man's ability to do his work in spite of his lost eye.

The
**Metropolitan
Life
Insurance Company**

Pacific Coast Head Office

Metropolitan Life Building

Pine and Stockton Sts.

SAN FRANCISCO

The Continental (Fire) Insurance Co.

Largest Capital and Largest Policyholders' Surplus

Home Office

80 Maiden Lane, New York

Western Office

332 So. La Salle Street, Chicago

Fidelity-Phenix Fire Insurance Co.

A Strong American Company backed by Strong American Assets

Home Office

80 Maiden Lane, New York

Western Office

137 So. La Salle Street, Chicago

American Eagle Fire Insurance Co.

*Its Management is a Warranty of Prompt and Equitable
Settlement of Every Honest Claim*

80 Maiden Lane, New York

HENRY EVANS, President

*Union Assurance
Society Limited*

OF LONDON



Founded in 1714

*Law Union & Rock
Insurance Company Ltd.*

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

HARRY H. SMITH, Manager

EDW. M. BRODENSTEIN, Branch Sec'y

J. PERCY CARROLL, Supt. of Agencies

SPECIAL AGENTS: F. A. Stahl, San Francisco; F. F. Richards, Los Angeles; W. J. Kulp, Denver; M. B. Boothby, Portland

THE COAST REVIEW

INSURANCE

MARCH

In its 45th year

928 Congresses at the Exposition In San Francisco in 1915

Some terse facts from the final report of Jas. A. Barr, director of congresses of the Exposition.

Congresses and conventions held, 928.

Average number of convention sessions daily for the 288 days of the Exposition period, 10

Pieces of literature distributed, 2,110,000.

Letters sent out, 725,000.

Estimated convention attendance from the East, South and Middle West, 250,000.

Estimated convention attendance from the Pacific Coast and Rocky Mountain states, 550,000.

Total number of days conventions were in session, 2,927.

Total estimated attendance at 5,854 half day sessions, 1,756,000

Seldom a day passed without its convention, while as many as forty conventions were in session on the same day. The attendance ranged from twenty-five to about fifteen thousand. There was an average of ten convention sessions daily for the 288 days of the Exposition period. The 928 gatherings held in or near San Francisco were in session for a total of 2,927 days, representing a period of eight years. It is estimated that the 5,854 half day sessions were attended by a total of 1,756,000 people.

Of the 928 conventions scheduled, 61 were held by international organizations, 541 by national organizations, 94 by Pacific Coast organizations and 232 by California organizations. The Inter-

national Congress of Education was attended by delegates from thirty-one foreign nations; the International Press Congress by delegates from twenty-nine foreign nations, with a smaller number of foreign delegates attending many other meetings.

Seventeen conventions met in February, the opening month of the Exposition. From February the number meeting each month gradually increased until August, the month of maximum convention attendance. The following shows the number of congresses, conferences and conventions held during each month of the Exposition period:

Through February	17
March	21
April	57
May	64
June	77
July	146
August	277
September	108
October	95
November	62
December	4

Total 928

Nearly four years were given by Director Barr and staff to working out the entire convention program. Practically all district, state, Pacific Coast, national and international organizations were invited to hold their 1915 meetings in San Francisco or to send special delegates to congresses or conventions in which their members would be interested. Special invitations were sent to 6,580 organizations. The enormous correspondence involved sending out a total of 725,000 letters.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital
\$5,000,000.00

Net Surplus
\$7,584,515.59
Surplus as to
Policyholders
\$12,584,415.59



Cash Assets Now
\$24,730,602.67

Losses Paid
in
96 Years
\$144,393,662.00

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

W. H. BREEDING, General Agent

E. S. LIVINGSTON, G. E. TOWNSEND, Asst. General Agents

Main Office, 301 California Street
SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS

J. A. MURPHY, General Adjuster

H. F. MILLS JOHN P. BREEDEN GEO. F. ROBERTS FRED H. RHODES H. E. O'BRIEN
J. A. GALLAGHER G. S. MARINER E. V. CULVER

(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

HARTFORD FIRE

Insurance Company

Chartered 1810

FIRE, MARINE AND AUTOMOBILE INSURANCE



Assets, January 1, 1915. \$26,954,099 46

Surplus to Policyholders. 9,543,103 12

DIXWELL HEWITT, General Agent

ADAM GILLILAND, Assistant General Agent

430 California Street, SAN FRANCISCO

CITY AND MARINE DEPARTMENT

441 CALIFORNIA ST.

SPECIAL AGENTS AND ADJUSTERS

GEO. E. DEVINE, Sup't of Agencies, San Francisco

J. J. DENNIS, Portland, Ore.

MILTON E. SPAULDING, San Francisco, Cal.

ROBERT E. DOLLARD, San Francisco, Cal.

W. S. DENNIS, San Francisco, Cal.

L. H. EARLE, San Francisco, Cal.

C. E. MILLER, Salt Lake City, Utah

NEIL STEWART, Spokane, Wash.

P. H. GRIFFITH, Los Angeles, Cal.

ERNEST E. PRICE, Los Angeles, Cal.

MARCH, 1916

The Coast Review

INSURANCE

Subscription, \$3 a Year

In the 45th Year

Foreign, \$3.50

Volume 89

San Francisco, California, U. S. A.

Number three

Entered at San Francisco Postoffice as second-class mail matter

AGAINST VALUED POLICY LAW

“Fire insurance is an indemnity, not a speculation. It is intended to protect a man against loss, not to give him something for nothing. Its object is to make a man whole, so that he will be no worse after a fire than before. The principle involved in this bill would enable him in many instances to be twice as well off after a fire as he was before. In all cases where a dishonest man could, by conniving with agents or in any other way, secure insurance for more than the real value of his property, a fire would be a blessing to him. There would be a standing bribe, a perpetual inducement to allow his property to burn down. As a protector of the rights the property and the lives of all its citizens, the state cannot support a principle that works so clearly against the public welfare, consequently we find that all governments in Europe and that nearly all the states in this country have enacted that insurance shall be simply an indemnity, and shall in no case be a speculation.”—Gov. Altgeld, Illinois.

Valued policy laws, according to Cyclopedia of Insurance in the United States, are in force in twenty-three states. The first of the kind was enacted by the legislature of Wisconsin in 1874. The losses by fire in that state increased in consequence. The law was repealed in 1915.

When Fremont was governor of the territory of New Mexico, about 1877, he included in his veto a remarkably convincing argument against the valued policy law.

Oregon and Washington should repeal their valued policy laws, which certainly, by rewarding misrepresentation, overinsurance and arson, have increased the fire losses in those unprofitable states.

“EFFICIENCY”

This is the age of lose-leaf, card-index, time-punch methods heralded as economical of time and labor and quickly productive of efficiency in office, store and factory. All this is “system” and all else is disorder and waste. So say the exploiters and sellers of these devices. But there are negative voices. Hear! “We lose as much as we gain.” “Additional help is required.” “Our employees resent the time-punch.”

THE LAW

**Marine Ins. Brokers
Recover on Broken Contract**

Forbearance by insurance brokers to sue or press for payment of indebtedness, and agreement to act for defendant, held sufficient consideration for agreement that they should have the placing of defendant's insurance.—Id.

Defendant held to have recognized contract with insurance brokers, and to have waived their failure to get and submit rates from underwriters, by stating rates which it would approve and directing that insurance be secured.

Brokers, who were to have placing of insurance, held not responsible for delay before they were furnished instructions as to number, amounts, and forms of policies. But brokers held required to get and submit rates from underwriters pursuant to the usual course of business.

That insurance brokers advised defendant to raise price and underwriters to lower theirs, and gave each party to understand that it was trying to secure favorable terms, held not to defeat right to commissions.

Defendants held to have broken contract with insurance brokers, by revoking their authority while they were still endeavoring to place marine insurance, six days after receiving defendant's instructions.—*Johnson & Higgins v. Harper Transp. Co.*, 228 F. 730. March 9, 1916.

Where defendant broke two-year contract with insurance brokers during the first year; commissions which would have been earned the second year held not to remote, contingent, or uncertain to be recoverable.—Id.

**Salvage Service to
Barge in Dry Dock**

A floating dry dock is not a subject of salvage service, but a vessel undergoing repairs in such dock may be the subject of such service.

Services rendered in extinguishing a fire on a dry dock held a salvage service to a barge in such dock.—*The Neshaminy*, 228 F. 285.

**Liability of Agent
Who Neglects to Procure Protection**

Where an agent after undertaking to procure insurance for another fails to procure same on the agreed terms and conditions and a loss results through his inattention, incapacity, or fraud, he will be liable for such amount as would have been recoverable on the insurance which he agreed to procure.—153 P. Rep. 500.

**Reinsurer Not Liable
Directly to the Insured**

A reinsurer under a strict insurance contract is not liable for a loss directly to the insured, who cannot maintain his action against the reinsurer.—*Southwestern Surety Ins. Co. v. Stein Double Cushion Tire Co.*, 180 S. W. 1165.

A contract of reinsurance is one by which an insurer agrees to protect the first insurer from the risk he has already assumed, and creates no privity between reinsurer and insured, although the reinsurer can by the contract, assume direct liability to the insured.—Id.

**Realty Broker's
Compensation**

Where two agents have the right to negotiate sales of land for the owner, the agent who actually brings about a sale is entitled to the commissions where the owner preserves neutrality.

Where real estate is placed in the hands of a broker for sale without stipulation that the broker shall have the exclusive agency, the principal may, in good faith, make a sale himself.

Where a real estate broker engages a sub-broker who effects the sale, such subbroker must look to his immediate principal, and not to the owner, for compensation.—181 S. W. 907.

George Stiles, Mutual Benefit Life general agent at San Francisco, found \$215 in money and a \$600 diamond on the street. He found the owner through a "lost" ad., and restored her property.

Life Insurance In Supreme Courts

Unlimited

Insurable Interest

The insured has an unlimited insurable interest in his own life, so that any one may take out a policy on his own life and make it payable to whom he will.—70 So. 119.

Premium Payment

By Dishonored Draft

The annual premium for a life insurance policy is not a debt within the rule governing the payment of debts by check or draft. *Mutual Life Ins. Co. v. Chattanooga Savings Bank*, 150 P. 190.

A life company can waive its right to demand cash in payment of a premium and accept a check or draft.

The premium on a life policy held to have been paid by a draft accepted by the agent, but dishonored after the death of the insured.—*Id.*

Warranty—

Representation

A warranty must be literally true, and its materiality cannot be the subject of inquiry, as distinguished from a representation which needs only to be substantially true, and the falsity of which, if not material, will not, in absence of fraud, invalidate the policy.—*Citizens' Nat. Ins. Co. v. Swords*, 68 So. 920.

Voiding Policy

by Other Insurance

A provision of a policy issued in favor of a father on the life of his child, limiting the right to take out other insurance, held not one providing for diminished payment, but for avoidance of the policy if there should be other insurance in excess of the amount stipulated.—*Life Ins. Co. of Virginia v. Fitzgerald*, 85 S. E. 913.

Claim 17 Years

After Death

Where plaintiff made claim for loss of her husband under a life policy 17 years after

his death, whereupon defendant required proofs of loss to be submitted, defendant was estopped to assert the defense of failure to file proofs of loss in time, although in requiring proofs it specifically asserted that it waived no defense it had, since such a statement, without specific reference to the particular defense, was valueless.—*Shear v. Mutual Life*, 182 S. W. 89.

Retention by a life insurance company of a note payable in five months, given in advance to cover the amount of a year's premium, held to work a lapse of the policy at the expiration of the premium period, though it provided that on nonpayment the policy should be void without notice by the insurer.—*Federal Life Ins. Co. v. Warren*, 181 S. W. 331.

Special Profit-Sharing

Fund Pronounced Valid

Profit-sharing bonds of company, issued to promote its business, payable from a fund derived by setting apart \$1 for each \$1,000 of insurance written for a period of 30 years, held not invalid as being without consideration and as being beyond the powers of the company, in view of statute. 156 N. W. 159.

Incontestable Law—

Incontestable Date

Sess. Laws 1911, c. 228, § 42, as amended by Laws 1913, c. 97, § 22, making life policies incontestable after two years, subject to certain exceptions, does not prevent contracts that the period of contestability shall be less than two years, or from agreeing that the policy shall be incontestable after delivery.—*Duvall v. National Ins. Co. of Montana*, 154 P. 632.

A clause providing that it should be incontestable from date, except for non-payment of premiums, precluded any defense after date for false statements in the application, though fraudulently made.—*Id.*

**Diseases Later Discovered—
Failure to Pay Instalment**

Although, after applying for life insurance in one company, the insured was told by another examining physician of certain diseases which he had, he was not bound to so inform the first company unless he believed the second examiner.

Failure of insured to acquaint first insurer of physical condition, as disclosed to him by another examining physician whom he believed and upon whose advice he acted, held an intentional concealment of a material fact sufficient to avoid the policy.

Where the insurance agent discounted the insured's note given for the first premium and remitted to the insurer the money due it out of such premium, the failure of the insured to pay an instalment on the note did not forfeit the policy for non-payment of premium for the first year.—United States Annuity & Life Ins. Co. v. Peak, 182 S. W. 565. March 8, 1916.

Fire Insurance In Supreme Courts

**Interest—Warranty—Knowledge
of Husband of Agent**

Conditions of policy held broken when issued, when the interest of the insured in the property was not truly stated in the policy.

In contracts of insurance a promissory warranty relates to matters arising after the issuance of the policy, and has the effect of a condition subsequent.

Under P. S. 4775, knowledge of husband of insurer's agent, soliciting insurance for her, as to incumbrance upon the property insured, held the knowledge of the insurer. *Wilson v. Commercial Union Assur. Co.*, 96 A. 540.—March 9, 1916.

Where insurer's agent or subagent knew that buildings and personalty therein sought to be insured were incumbered by mortgage and the statute made his knowledge that of the insurer, the latter could not defeat recovery on the ground that in breach of its conditions the mortgagee's interest was not stated in the policy.—*Id.*

**Knowledge of
Dishonest Agent**

Knowledge of insurance agent that payee in check sent by insurer in settlement of forged death claim was a fictitious person, when he delivered the check and put it into circulation as a negotiable instrument, held the knowledge of the insurance company.—*Equitable Life Assur. Society v. National Bank of Commerce in St. Louis*, 181 S. W. 1176.

--

**Suicide Clause
And the Law**

Where insurer in benefit certificate for \$2,000 knew that the suicide clause limiting recovery to one-half that amount was void under the statute, its payment of \$1,000 on representation that that was all the beneficiary could recover, taking her release, would be regarded only as a payment on account.—*Weber v. Head Camp, Pacific Jurisdiction, Woodmen of the World*, 154 P. 728.

**Chattel Mortgage—
Notice—Waiver**

The filing of a chattel mortgage held not constructive notice to the insurer under Rev. Laws 1910, § 4032, that the insured property was incumbered.—*North British & Mercantile Ins. Co. v. Wright*, 154 P. 654.

An insurer will not be held to have waived matters vitiating a fire policy unless it or its agents had actual notice or notice of facts sufficient to put a reasonably prudent man on inquiry.—*Id.*

—

**Distinct Amounts on House and
Furniture a Divisible Contract**

A contract of insurance upon a house in a certain amount, and upon household furniture in another amount, is divisible, so that the procurement of additional insurance upon the personal property did not affect the validity of the insurance upon the house.—*Etna Ins. Co. v. Dancer*, 181 S. W. 772.

Soliciting Agent—Delay Forwarding Application

A soliciting agent, authorized only to secure applications, accept premiums, and forward to the insurer for approval, could not bind the insurer by stating that a certain policy of insurance would be issued.

Where agent accepted an application and the premium, but failed to forward them to the insurer and the application provided that no liability should attach until approval and issuance of a policy by the insurer, there was no contract of insurance. — *National Union Fire Ins. Co. v. School Dist. No. 55*, 182 S. W. 547.—March 8, 1916.

Mere delay in passing on an application for a policy of insurance cannot be construed as an acceptance of the application and consent to be bound by it, nor can a cause of action for negligence be based on such delay.—*Id.*

Evidence—Smoke And Water Damage

In an action on fire policy for smoke and water damage, telegram evidence of claim by customer, that goods purchased were smoky, and plaintiff's receipt book showing shipment, held inadmissible in favor of plaintiff, whose claim was contested on the ground that it was fraudulent.—*Bass v. Williamsburgh City Fire Ins. Co. et al.*, 156 N. Y. S. 623. This was an action to recover for loss caused by water and smoke.

Miscellaneous Insurance In Supreme Courts

Loss of Eye Not Total Disability

The loss of one eye by accident held not total disability, within an accident policy providing that total disability shall be such as renders insured unable to work or earn money, where the evidence showed that insured was not wholly unable to earn money.—87 S. E. 827.

No Waiver of Notice

That the insurer on receipt of notice required by an employer's liability policy,

Mortgagee Should Be Made a Party

In an action for unearned premium on policy issued by defendant, where plaintiff tendered the return of a certificate of insurance, showing the loss, if any, payable to a mortgagee, the mortgagee should have been made a party. — *Loew v. North British & Mercantile Ins. Co.*, 156 N. Y. S. 692.

Refusal Not Complete and Final

Refusal of insured to submit himself to further examination as required by fire policy held not a complete and final refusal.

Mortgagee Not a Necessary Party to Action

Mortgagee to whom loss was made payable, but whose debt had been paid and who had assigned the mortgage, held not a necessary party to action on fire policy.—*North British & Mercantile Ins. Co. v. Rose*, 228 F. 290.

Complete Inventory Met Without Showing Value

Provision of policy that insured should take a complete inventory of stock held met by inventory showing number of pieces of lumber and dimensions of each piece of different kinds and total number of each kind separately, without showing the class or value. — *Camden Fire Ins. Co. v. Yarbrough*, 182 S. W. 66. March 1, 1916.

which notice was given after an unreasonable delay, though repudiating liability, offered without prejudice to pay a small amount in settlement, which was not effected, held not a waiver of the requirement of the policy as to notice.—*Bartels Brewing Co. v. Employers' Indemnity Co.*, 95 A 919.

When Death By Sunstroke Is an Accident

Death of one by sunstroke, caused by exposure to the sun while pursuing his ordinary vocation, held due to accidental means, within a policy insuring against sunstroke due to accidental means.—*Bryant v. Conti-*

Miscellaneous Insurance In Supreme Courts

mental Casualty Co., 182 S. W. 673. March S. 1916.

Accident Causes

a Fatal Disease

A policy insuring against bodily injuries and death through accidental means, independent of any disease, held to cover death resulting from a fall which produced cerebro-spinal meningitis.—*Greenlee v. Kansas City Casualty Co.*, 182 S. W. 138.

Assignee

The assignee of a claim under an accident policy has no greater rights or superior claims than his assignor.—*Maryland Casualty Co. v. Grace*, 70 So. 577.

Entitled to Premium

Only to Date of Discharge

A surety company on guardian's bond thereafter obtaining its own discharge pursuant to Code Civ. Proc., held not entitled to insist on provision that insured furnish it with legal evidence of its discharge, and entitled to premium only to date of its judicial discharge.

Must Furnish Surety

Evidence of Its Legal Discharge

Under surety bond, defendant held liable for further premiums, where he had not furnished the surety any written legal evidence of its discharge from liability, notwithstanding the surety, pursuant to Code Civ. Proc. § 812, had caused his removal as administrator.—*National Surety Co. v. Stallo*, 156 N. Y. S. 987.

Judgment for plaintiff and defendant each in part. Plaintiff appealed. Affirmed.

Statement of

President of Bank

Statement by president of bank that he did not know that the cashier was in arrears or default at a given time held not a warranty that there were none, and the fact that the cashier was in default at that time will not avoid a bond which made the bank's

statements warranties.—*Equitable Surety Co. v. Bank of Hazen*, 181 S. W. 279.

Notice—Waiver—

Examination

Examination of accounts of cashier by officers, and notice of cashier's defalcations within six months are sufficient. Unconditional denial of liability is a waiver of notice of demand in six months of discovery of defalcation. Statements by cashier are not a warranty by bank.—*Id.*

Open Platform

Of Street Car

No recovery can be had for the death of insured, thrown from a street car, unless she was riding in the place regularly provided for the transportation of passengers as required in policy.—*National Life Ins. Co. v. Fleming*, 96 A. 281.

The open platform is not such a place.—*Id.*

Illness Is No

Excuse for Neglect

Under a condition in a policy of health and accident insurance, voiding it for non-payment of premiums, failure to pay is not excused by illness of the insured, and failure to pay the premium after illness for one month terminates liability beyond that time.—110 N. E. 972, Jan. 25.

Increased Premiums

And Special Rates

A transaction increasing the premiums for an employer's liability policy, the terms being left the same, is equivalent to making a new contract.

Where policy provided a special rate of premium on discontinuance where insured goes out of business, those jointly insured are not entitled to such premium where the policy is cancelled at their request, only one of them going out of business.—*Ocean Accident & Guaranty Corp. v. Combined Locks Paper Co.*, 156 N. W. 156.

Accident Policy

A Life Insurance Contract

A contract whereby a company designated as a casualty company agreed to make a payment upon the death of insured by accidental means, is a contract of life insurance within Insurance Law, § 58, declaring that the policy shall contain the entire contract, etc.—*Moore v. Prudential Casualty Co.*, 156 N. Y. S. 892.

Loss of Vision

Not an Impairment, Court Rules

The Michigan supreme court reversed the award in *Cline v. Studebaker Corporation*, 155 Northwestern Reporter, 519, Judge Person stating the reasons of the court:

He (claimant) does not testify to any impairment of his ability to work, nor to any reduction in wages, because of the loss of eyesight; and it was determined by this court in *Hirschhorn v. Fiege Desk Co.*, 150 N. W. 851, that the statute does not award compensation for the partial loss of an eye, except as measured by lessened earnings. Although there is no special finding upon the point, it is evident from the amount allowed that the industrial accident board treated the injury as "the loss of an eye," rather than as a partial loss, and that it made its allowance under the schedule of fixed liabilities contained in section 10 of the act. Unless, therefore, the award can be sustained on that theory, it must be held to have been unwarranted.

Under these circumstances, it seems impossible to say that the injury has resulted in the loss of the eye.

The use of glasses is a very ordinary occurrence, both by the young and the old. It is unnecessary to determine whether the loss of 90 percent of the sight is substantially the loss of the eye, because that is not the present case. Ninety percent of the sight is not lost when it can be diminished to 50 percent by the use of common appliances. And it is the duty of the sufferer to minimize the injury as much as he reasonably may.

Washington Law.—The supreme court of this state recently ruled that school boards are responsible for accidents to children

arising from school play-apparatus. School boards are therefore removing from school grounds all swings and other playthings installed by school authorities. Law makes fools of us all.

California Bank

Clearings in February

	1916	1915
San Francisco	\$235,043,717	\$185,148,701
Los Angeles	86,994,303	75,300,106
Oakland	15,555,680	13,187,345
Sacramento	7,085,889	6,341,059
San Diego	8,814,696	7,383,852
Fresno	3,987,860	3,541,956
Stockton	4,494,617	3,217,855
San Jose	2,627,027	2,480,796
Pasadena	3,791,770	3,303,006
Bakersfield	2,103,791	1,731,882
Santa Rosa	788,108	830,517
Long Beach	2,146,821	1,968,122

Permanent Total Disability Claims Of Pacific Mutual Life

In 1915 eleven permanent total disability claims were added to the company's list. The causes of disability in these cases were:

Blindness; pellagra; bright's disease and prostatitis; rheumatic arthritis; tuberculosis; multiple sclerosis; nervous lesion; accidental fracture of skull, leaving insured speechless and irrational; paralysis.

The company had 17 permanent total disability claimants at the beginning of 1915, of whom five died during the year. At the close of 1915 the total number was 23. The annual instalments which are being paid these claimants range from \$50 to \$600.

We welcome company papers and scan them carefully for practical ideas for workers—which we copy. Too many company papers are impractical. "Shake 'em up." Let the office-boy do some of the writing—or the elevator-boy. Big wig may be too pompous. Bald Pate may be too antique. Long Face may be too serious. Remember, that your regular contributor may become stale. Ask the field man and the solicitor and the local agent and the medical man and the secretary and the vice president and the president to contribute some of his teeming thoughts.

OCCIDENTAL LIFE INS. CO.

—

Good Gains in 1915—Now Has 11 1-2 Millions in Force

The Occidental Life Insurance Company of California, with headquarters in Los Angeles, is a young company with a handsome showing of resources and steady growth. It is not dissipating funds to beat anybody's record, but is gaining in new business, in outstanding business and in surplus. Its managers may safely challenge comparisons with other young companies.

The financial condition of the Occidental Life of January 1st is very satisfactory. To use a mercantile expression, "the goods are there." This implies prosperity, cash assets, surplus and gains.

The Occidental now has \$1,180,374 assets, a gain of \$128,235. The surplus as regards policyholders is now \$323,540, a gain of \$18,601.

The assets of the company are invested chiefly in first lien mortgage loans on real estate. The loans to policyholders have the best security possible. The legal reserve has increased \$75,000.

Life insurance written in 1915 amounted to \$3,959,365, a very creditable amount, and a gain over 1914. The outstanding insurance is \$11,438,857, a substantial gain of \$1,144,438. The accident department is doing well, with an income of \$3,214 a week.

Officers, stockholders, policyholders and agents have every reason to be satisfied with this year's statement of the Occidental Life Insurance Company of California.

Take the annual income of life insurance companies. A billion and ninety millions of dollars contributed annually from the savings of those who are protecting their families against death. Fifty percent of this, about 550 millions of dollars, are paid annually in claims. Why, this is about half the national debt! Think of the excitement the government could arouse if it undertook to pay its debt in a single year! Think of the tax necessary to enable the government to do such a thing! Yet this distribution by life insurance companies of

over half a billion of dollars in a year causes no comment. It enters into the common life of the people, affecting enormous numbers of them. You may take it that this money goes to families of nearly a million persons; therefore it affects four or five millions of individuals. This is an annual experience. — Vice President Haley Fiske.

Man Places

The Blame on Women

Women start most of the fires in the United States, according to a statement issued by William Guerin, chairman of the fire prevention committee of the Safety First Federation of America.

"Women all but monopolize fires from the one cause of their careless use of gasoline," said Mr. Guerin. They used gasoline for every conceivable purpose, from cleaning gloves to slaying insects. They handle it as if it were water, and when they finish using it they pour it into the sink. A few days later a manhole cover blows up and papers print stories of a mysterious sewer gas explosion.

"It is safer to play football with a can of nitroglycerine than to deal carelessly with gasoline. You can take an open pail of gasoline and the vapor from it will burn with an open flame until the pail is empty. The flame consumes the vapor as fast as it comes from the liquid, but if a spark is introduced in an atmosphere in which gasoline vapor is mingled with the right proportion of air there will be a terrific explosion."

T. F. Baker, chief inspector of the Texas Fire Insurance Commission, made the same indictment against carelessness of the women of America, speaking at the convention of Texas Club women recently.

"Most housewives would throw up their hands in holy horror to see their children playing with a loaded gun or kicking a stick of dynamite about," he said. "Yet these same housewives will clean clothing in an open bowl of gasoline in the kitchen, with a fire burning in the range."

American fire losses are again increasing.

FINANCIAL CONDITION OF OCCIDENTAL LIFE INSURANCE COMPANY DECEMBER 31, 1915

ADMITTED ASSETS

Mortgage Loans on Real Estate, first liens	\$ 864,698 07
Loans to Policyholders, upon Security of Company's Policies	190,756 81
Book value of Real Estate	14,961 1
Collateral Loans	4,625 00
Cash in Office and Banks	42,551 99
Accident Premiums in Course of Collection (written on or after October 1st, 1915)	6,238 21
Interest Due or Accrued on Mortgage and Collateral Loans	17,207 04
Net Life Premiums Deferred and in Course of Collection	39,335 40

LIABILITIES

Reserve on Life Policies required by law	\$764,990 00
Additional Reserve voluntarily set aside	2,469 00
Reserve on Accident Policies required by law	28,094 12
Premiums Paid in Advance	2,945 49
Reserved to cover Estimated Liability on Claims reported to Accident Department, proofs not completed	11,005 95
Reserved to cover Death Claims reported to Life Department, proofs not completed	4,209 00
Reserved for Federal, State and other Taxes hereafter payable	14,360 17
All other Liabilities	28,760 33
TOTAL	\$856,834 06
Capital	\$250,000 00
Surplus, provisionally set aside for Deferred Dividends to Policyholders	42,376 00
Surplus unassigned	31,163 58
Surplus as regards Policyholders	323,539 58

TOTAL ADMITTED ASSETS \$1,180,373 64

PROGRESS OF COMPANY

	Admitted Assets	Prem. Income Life Dept.	Prem. Income Acci. Dept.	Life Insurance for Year	Life Insur. in Force
1907	\$ 317,446 80	\$ 57,290 30	\$ 12,249 55	\$1,257,040 00	\$1,658,040 00
1909	437,366 24	157,740 57	94,478 29	2,125,744 74	4,056,924 07
1911	631,482 89	231,584 71	166,342 19	2,427,761 29	6,495,776 70
1913	897,192 51	302,277 14	174,605 62	3,157,238 58	8,738,603 36
1915	1,180,373 64	357,430 71	168,117 51	3,959,365 10	11,438,356 87
	HOME OFFICE, 6th and SPRING STREETS, LOS ANGELES, CAL.				
					\$1,180,373 64

MISCELLANEOUS

Comparison of 1915 With 1914 Embezzlements

Embezzlements during the year 1915 compared with 1914, as indicated by press notices and dispatches collated by the bonding department of the Fidelity & Casualty:

	1915	1914
Banks and trust companies	\$2,351,435	\$5,079,362
Benefit associations	462,054	276,057
Public service	652,847	555,571
General business	1,464,540	1,055,091
Insurance Companies	150,888	112,386
Transportation companies	232,859	498,869
Court and trust companies	287,596	134,555
Miscellaneous	408,468	263,192
Totals	\$6,010,687	\$7,975,083
Net Decrease, \$1,964,396.		

Compensation

It is proposed that California have state sickness insurance. Why not? since the insurance companies offer only health insurance.

In California the stock companies write four-fifths of the compensation business and the state fund less than a fifth. The fund's business is increasing about 15 per cent.

Gillies, practical politician with the state industrial risk department, "gets" four and a half years penitential treatment, at the rate, it is whispered, of \$12,000 a year. But did "the woman" get all of it?

Compensation insurers in California generally have not reported their loss reserves on the California basis.

Foreign Notes

In England the price of book paper has doubled to 9 pence or 18 cents a pound. The price is rising fast in this country too.

The London manager of the Liverpool & London & Globe, Hugh Lewis, has qualified as an aviator and earned the Royal Aero Club pilot certificate.

The Stuttgart-Berliner now insures against aircraft damage in Germany, for short terms.

The home office of the Employers' Lia-

bility Association makes a good annual report, despite the war.

Complaint is made that underwriters at Lloyds, doing much government insurance, do not encourage their young men to enlist nor replace them with any female help.

Death of Richard A. McCurdy

At the age of 81, after an illness of some duration, Ex - President McCurdy passed away. He had been president of the Mutual Life Ins. Co. for over twenty years, and vice president for twenty years. McCurdy, Beers and Hyde, three leaders of the giants, were contemporaries.

Home Ins. Co. of New York

The Home wrote in 1915 \$17,422,968 fire and \$822,161 marine and inland premiums. Both items are gains. A little of the \$3,000,000 gain came from the reinsurance of the Franklin. Income was more than \$2,000,000 in excess of expenditures. In round numbers the assets are \$38,000,000. The surplus to policyholders is now \$19,536,177, a gain of \$832,703. The \$2,000,000 voluntary reserve and the \$6,000,000 make a capital-equivalent of \$8,000,000. The past year was a prosperous one for the Home. It yielded a good underwriting profit. A gain of nearly \$400,000 was made in premiums in the Pacific West, some of which, we suppose, was due to the reinsurance of Franklin business.

Portland, Or. — Police raids have been made on the Van Gorder hotel. Furnishings taken for \$1,595 arrears in rent. Present owner says she paid \$13,000 for same. Business fallen off as result of raids.

The president of the Life Underwriters Association of New York gravely announces that in Europe warring soldiers are being killed at the rate of 100,000 a day. In other words, in the past year of fierce fighting 36,500,000 soldiers have been killed.

Dyspepsia makes cowards of us all.

LOOKING BACKWARD

Ten Years Ago

In March, 1906, central California never dreamed of the widespread catastrophe which April brought. San Jose, Palo Alto, Oakland, Santa Rosa and San Francisco were welcoming Spring and its blossoms.

Early in the beautiful morning of April 18 in less than thirty seconds of time, in area 300 miles across, the earth trembled and twisted and twelve millions of property in buildings was destroyed. Over 170 persons, mainly in public institutions, were killed by falling walls and chimneys. Fires broke out in Santa Rosa and San Francisco. In the latter city the water supply, because of broken mains, was soon exhausted and fires burned for four days, destroying thousands of buildings and \$400,000,000 of property.

Northwest corner of Sansome and Halleck sts., San Francisco, Cunningham, Curtis & Welch, burned, with a loss of about \$300,000. Two days before the editor of this paper said: "that paper and printery building is bound to burn." But he was not arrested.

The Oregon Life was organized.

The West Coast Life was organized.

John H. Robertson set up as an independent general agent in San Francisco.

Startling expose of the New York Life Ins. Co. by state insurance commissioners. The company had been lending money without interest to railway magnates. Non-taxable securities had been lent to favored banks.

The Conservative Life was merged with the Pacific Mutual Life.

The Atlas completed its building on Sacramento st., S. F., in time for the fire.

J. B. Price, agent for the New York Life, found guilty of seduction, at Marysville, Cal.

Thirty Years Ago

Samuel O. Hunt and A. P. Flint, San Francisco, died.

The Atlas had recently entered California.

L. L. Bromwell was elected president of the California.

Idaho was overrun by wildeats, some of which were directed by A. McKinney.

Rolla V. Watt was elected secretary of the Southern California.

H. S. Crocker & Co. printery on Brush st., S. F., burned, with \$500,000 loss.

Odd Fellows Mutual Aid Society, S. F., obliged to retire.

Alex Badlam's Bankers & Merchants Mutual Life Ass'n recently organized for a meteoric career.

California supreme court ruled that a watchman away from the premises was not a watchman.

J. R. Middlemiss, lightning life writer, on trial at Sacramento.

Petaluma's Mutual Companions order failed disastrously.

Fire companies all withdrew from New Hampshire because of the valued policy law.

James Stuart organized the fraudulent Universal Accident Indemnity Co. of San Francisco. The Coast Review killed it.

The Western F. & M., of San Francisco, impaired, was absorbed by the State Investment.

Montana and Idaho Underwriters Association held its second annual meeting at Helena. I. S. Blackwelder was elected president.

The foregoing items are compiled from files of the Coast Review of thirty years ago.

Twenty Years Ago

The rate war showed a decline of 1895 Coast fire premiums from \$11,412,818 to \$8,599,213. And much term business was written. Companies in those days reported early.

W. H. Lowden was appointed manager for the Norwich Union Fire's new Pacific department. J. L. Fuller was appointed assistant manager.

Harry Hayward, who murdered Catherine Ging at Minneapolis for her insurance money, was hanged.

The Fire Association discontinued its Pacific department under J. M. Beck and placed the company in the Bertheau agency.

TIPS AND CLIPS

Life Men Should Worry—

Life insurance companies should begin to get worried. P. B. Armstrong says he will shortly publish a book which will be so sensational in its life insurance disclosures as to be cried by the newsboys on William street.—The Surveyor.

National Association of Local Agents—

Chas. E. Sheldon, vice president and Western manager of the American of Newark, and the manager given credit for effecting the cooperation agreement between the Western Union and Western Insurance Bureau, spoke plainly about the activities of the National Association of Insurance Agents in an address before the Nebraska association last week. He said the organization had done a great work but it had lost its great opportunity because it did not follow the spirit of its founder, which was tolerant and constructive and promoted harmony, and not discord. "Because of the now popular and forceful federation idea," he continued, "its chances for development are greatly lessened and it will probably remain as it has been—a comparatively small organization composed chiefly of agents from the larger cities who naturally view some subjects differently than the great mass of local agents throughout the country. But the National Association should seek to promote cooperation no matter what may be the partisan and personal views of its officials and influential members.—Economic World.

Life Men's Interviews—

Mr. Clark, of Baltimore, gave some interesting results from the records of his agency. One of the best records was that of a man from December 25th to October 23rd, comprising 233 calls, 148 interviews, 18 applications for \$80,000, with premiums of \$2,531.29, carrying total commissions of \$1,130.83, an average of \$4.85 per call, per application. Mr. Clark gave some more very interesting figures of the average production of some of his best men under this system, showing a high percentage of success. He believes that nothing makes a

man more efficient in production than following a system of this sort. — Weekly Underwriter.

Over 200 New Life Companies—

Within the past ten years some two hundred odd life insurance companies have been organized, mostly in the Southern and Western states. Of the \$80,000,000 invested in these companies, it is calculated by the Alfred M. Best Company that \$35,000,000 have already been lost to the stockholders, who listened too eagerly to the persuasive promoters. Between sixty and seventy of these companies have already gone under for good and all, and as the years go by still others are doomed to disappear with considerably more loss to their stockholders. Building up a life insurance company is an enterprise that calls for special skill, much patience, and a lot of hard work. It is no field for the get-rich-quick Wallingfords, except as they may be successful in getting away with the promoting profits before the crash comes.—Insurance Record.

Wisconsin Life Insurance Experiment—

The total number of policies written from the time the Wisconsin life fund began operations in 1911 to June 30, 1915, was 352, and the amount of insurance \$267,000. The expense of writing this business was reported by the fund as \$1,396, but the examiner finds, in addition, a single item of \$1,606 paid by the state and properly chargeable to the fund, and many other similar items ranging from \$80 to \$400. Owing to the confused condition of the records, the examiner was unable to ascertain the actual acquisition cost of the business.—Insurance Record.

The American life insurance increase in new business is largely due to partnership and group business.

When a secretary of the navy never took a sea voyage and a secretary of war never fired a gun, why should a state insurance commissioner be expected to know anything about insurance?

One by one the casualty roses bloom, fade and fall.

INSURANCE OF ALL KINDS

Fidelity & Casualty Co. Makes Large Gains

In the past year the Fidelity & Casualty Company of New York increased its assets nearly a million dollars to \$12,726,400. The surplus as regards policyholders was increased over \$360,400 to \$3,399,541. The total premiums were \$8,581,544, with less than 42 percent losses. There was a substantial underwriting profit. Stockholders were paid the usual dividends, out of interest earnings, on the \$1,000,000 cash capital. Among casualty companies, the Fidelity company leads in assets and premiums.

Germania Fire Ins. Co. of New York

An old and prosperous company this, with increasing business and fewer losses, despite the war and the times. Assets have increased, likewise the premium reserve, the surplus and the premium income. Losses incurred were only 48 percent of the premiums, and expenses and losses left a handsome underwriting profit out of the year's earned premiums.

The annual statement of the Germania Fire gives these large totals: assets, \$8,029,652; a gain of \$745,000; surplus to policyholders, \$3,109,356, a gain of \$623,000; premiums, \$3,193,321, a gain of \$193,883. For the first time the Germania Fire enters the 8-million class as to assets, and the 3-million class as to gross surplus and premium income.

The Frankfort General is losing money in this country, for several years past.

The Illinois Surety has been up against the real thing in the past two years, with combined outgo ratios of 123.3 in 1914 and 115.9 in 1915.

In February the Bankers Life paid 8 death claims in California, 5 in Idaho, 3 in Colorado, 3 in Oregon and 7 in Washington.

Denver.—The Union Health & Accident of this city in both 1914 and 1915 paid out more for losses and expenses than it received in premiums. This sad fact was also true in 1912 and 1911.

Sir Vice

If you must yield to some vice, surrender to service.

Standard Accident of Detroit

Gains in assets, reserve and surplus were made by this company last year. Losses were only 40 percent of the premiums. There was a good underwriting profit on the past year's business. The Standard has entered the 5-millionaire class as to assets, with a grand total of \$5,421,992, of which the surplus to policyholders is \$2,186,949, a gain of nearly \$100,000. Premium total was \$3,083,583.

Mutuality in the Union Central

It has not been denied that the company's charter and by-laws allowed 10 percent annual to the stock and also the profits from the non-participating side of the business; further, that the laws of some states did force and justify doubling the \$100,000 stock in 1908. The stockholders could have put up the required \$100,000 in cash, which would have drawn the 10 percent (a very comfortable rate of return, as things go) and would also have shared with the existing stock the profits of the non-participating side as already provided; nobody could have demurred to this, and there would have been no "case" and no quarrel. What the stockholders did do, in 1908, was to dip into the general surplus instead of their own pockets, and instead of the required one hundred thousand they took out four. So began the controversy, and whether it is now settled is to be seen.

In 1908, the non-participating insurance was less than one-fifth of the whole. Its contribution to general surplus was unknown; before 1906 no attempt had been made to discover it, but at the end of 1907 the company's officers figured it out as \$779,788. This was hotly disputed; the actuaries disagreed, some going so far as to allege that the non-participating business had been done at a loss.

The N. Y. Report for 1907 does not mention such a fund, the sole entry being "unassigned funds (surplus) \$2,410,619." Since that year the Reports have mentioned surplus in two sums, those derived from non-participating policies and those from participating policies. The former was given as \$480,000 at the end of 1908, \$729,037 at the end of 1909, \$911,057 at the end of 1910, \$1,064,929 at the end of 1911, \$1,237,826 at the end of 1912, \$1,520,508 at the end of 1913, and \$1,817,940 at the end of 1914.

Now suppose the non-participating surplus really was \$779,788 at the end of 1907, as claimed, and that the \$400,000 was really taken out of it, as claimed, then the growth as above indicated from the remaining \$379,788 in 1908 to over 1 $\frac{3}{4}$ millions in 1914 is certainly phenomenal, occurring on a line of insurance less than one-fifth of the whole then and in course of natural decline ever since. Strange that such a fructifying capacity as this line possesses in this company was ever limited by ceasing to write non-participating. — Insurance, New York.

—Items

E. J. Fitzgerald succeeds Wm. S. Dennis as special agent for the Hartford Fire with headquarters in San Francisco.

Four competent field men are wanted. See card elsewhere. Two companies and two underwriters in the office.

John G. Johnston, recently with the Sloane brokerage agency, has become a broker on his own account.

Oakland, Cal., Mar. 28.—Western Oil Co. plant, 2010 Broadway, damaged by fire which spread to adjacent buildings. Loss \$20,000.

Fire losses are light on the Pacific Coast and premiums are increasing. In the East, South and Middle West the Fire Fiend is "throwing double sixes."

If Kaiser Wilhelm should ever see "Fatherland" he would exclaim, "preserve me from my friends." "Fatherland" is now attacking American insurance companies whose stockholders' second cousins subscribed to the Anglo-French war loan.

Employers Liability Assurance In the United States

Assets and surplus of the United States branch increased last year. Assets, \$9,152,148, increased over \$800,000; surplus, \$2,380,316, increased \$81,000. The premium income was \$6,889,055, with 46 percent losses. This pioneer and very successful company is represented on this Coast by Charles Okell, with offices in the Royal Insurance building, San Francisco.

Acknowledged

The Spectator (New York) Fire Chart, 1916, with 10 years' figures. The first chart of the season.

The Insurance World (Pittsburg) Chart, 1916. Both fire and casualty company figures for several years.

The Argus (Atlanta) Fire Chart, 1916. Ten years' company figures and averages.

Insurance Society of New York publishes address of Fred T. Case on "The Agent—Authority of Agent and Officers." With foot-note citations.

—New Golf Liability

It having been held that the player who hires a caddy is responsible for injuries to his "hireling," a new golfer's policy is needed. The policy should cover play injuries to himself by another player, and injuries to the latter or a spectator by the insured, and injuries to the caddy while employed by the player.

Spacious views are often specious.

The Hartford Fire has increased its special reserve from \$500,000 to \$700,000.

The Great Eastern Casualty's 1915 premiums fell off \$148,000. Losses and expenses were more than premiums.

The American Fidelity dropt over \$213,000 assets last year, paid 122 percent losses, and did business at a 91 percent expense ratio. The experience of this company is a caution to cut-raters.

The American Surety has a 72 percent expense ratio.

CHIPS

—Brokerage Change

The Sloane brokerage agency in San Francisco has been sold to A. Dalton Harrison (of Catton, Bell & Co.) and J. E. Cosgrove. Mr. Harrison recently gave up his agency for leading London Lloyd's underwriters. Mr. Cosgrove has resigned the assistant secretaryship of the California.

—P.-P.-I. Exposition Buildings

Show little change by weather and wrecker. Some of the state buildings are demolished or partly so, they having been sold to wreckers. On the Zone there has been some pulling down. But the main buildings are as on December 4. The fire hazard as to buildings and the nearby dwelling districts exist substantially now as in 1915. Now that the hard rains are over, work may soon begin.

—California Supreme Court Decision

A fire policy, insuring goods in a described building and not elsewhere, held not to cover a loss of goods while outside of the building, and that a removal did not avoid the policy, but merely suspended it.—*Steil v. Sun Ins. Office of London*, 155 P. 72, March 20.

—Washington Preliminary Report

Commissioner Fishback's preliminary report is the first out this year — commendably early. He gives the Washington 1915 fire premiums as \$5,053,368 and losses incurred as \$3,446,131, a loss ratio of 68 percent. The Northwestern Mutual's premiums were \$429,040, with \$180,618 losses incurred. The marine companies wrote \$441,455 premiums, with \$280,914 losses incurred.

—Great Fires

Came in bunches this week. First, Paris, Tex., then Nashville, Tenn., then Augusta, Ga., with a loss total of some \$17,000,000.

—Surety

The National Surety now leads in qualifying power, according to the U. S. Treasury circular. The limit is \$606,251. The American Surety has dropped to second place. Four companies now lead the latter company in amount of surplus funds.

—Compensation

The constitutionality of the California workmen's compensation act as regards the allowing of compensation by the industrial accident commission to dependents of employees accidentally killed is affirmed by the supreme court. This was the court's second decision on the constitutionality of the act, the first being that the commission may award compensation to injured living employees. The language of the act limits compensation to living employees.

—Life Meeting

At 6:30 March 30 the Life Underwriters Assn. of San Francisco meets for the monthly "maturing meal." Secretary Palmer issues an original "prospectus." J. Allen Fiske of the Mutual Life will speak on "Preparedness." Quarterly premiums will be collected.

—Life Items

The Western States Life stock a few years ago was 17 bid. It is now only 7 bid. The surplus, we are told, is now some \$70,000. If there is no economy change in the management, the stockholders will soon face either an assessment or a reduction of capital.

Elsewhere we print a summary of the 73d annual report of the Mutual Life Ins. Co. of New York. This company does not write industrial insurance. The value of the real estate was voluntarily reduced last year in the aggregate amount of \$1,682,768. The real estate holdings of the Mutual Life constitute only 3½ percent of the company's total assets. Dividends to policyholders payable this year (\$17,839,992) are larger because there are more annual dividend policies in force.

—Personal

General Manager W. B. Meikle of the British America and the Western, of Toronto, was married last week.

President Hearn of Casualty Co. of America is in San Francisco.

Fred B. Lloyd will move to New York, to fill a new position with the Casualty Co. of America, as we hear.

Cavvassing

The life insurance cavasser is actually a salesman. He should therefore compare himself with a merchandise salesman. What show of success has a salesman who knows nothing about the goods he is offering? What reason has a life insurance salesman to hope for success while he knows nothing about the quality and character of his goods?

Like groceries or printing, life insurance cost is made up of indispensables in which the services of men figure largely. There are fees and taxes too, licenses and rents, commissions, and official and clerical hire. The life insurance salesman must therefore be selling something as substantial as the grocery salesman does. It may be intangible but it is nevertheless real. It is mortuary contribution in a stipulated large amount payable at an unknown date. Payable perhaps next month.

Life insurance is made ridiculous by the complete ignorance of many of its sellers. The companies—many companies—are to blame for this discreditable fact—notably the New York Life. Hordes of ignorant young men are commissioned, or are alleged to be commissioned, to represent a company as its soliciting agents. They perhaps secure three or four applications and then drop the business forever. A successful San Francisco lawyer says he has great fun at the expense of these ignoramuses. His questions cover them with confusion, because he knows something of life insurance and is insured for \$20,000. But who can respect a business or a company with fools or knaves for agents?

The new agent should demand of his company a few simple lessons in life insurance. The buyer understands sugar but few buyers understand a life insurance contract, which covers years as well as weeks. The display of a little knowledge—not too much—by the agent inspires confidence.

Treat life insurance as fundamentally simple, being payments of death benefits, and each premium payment a contribution to the relief of some mourning family.

Avoid references to the mathematics of life insurance. They do not enlighten the

prospect and may confuse him. Tallyrand said language was devised to conceal thought, and you may say that figures are compiled to hide unfavorable facts. Figures do lie, often, indirectly.

Comparisons of policies, benefits, options and dividends are legitimate, in competition. If not in competition, comparisons may be boomerangs.

Airografs

Washington, D. C. — Climate very hot, due to burning remarks.

Europe.—It seems the consensus of opinion that there are too many people in this world.

Tokio.—The Society for the Extension of the Empire is planning for the annexation of islands southward.

New York City.—The two-platoon system may be adopted here if the voting average can be improved.

Capitol Hill, D. C.—The noise of explosions, it transpires, was the bursting of several presidential booms.

San Francisco. — Evidence recently adduced was of so startling a nature that the powers called a halt lest war result.

City of Mexico.—Americans are leaving this city for the U. S. They say war is inevitable.

The New York ins. dept. has examined the Frankfort General. It reports, for the five years ending June 30, a loss ratio of 65.53 percent of liability premiums earned. Thirty-one suits are pending. For the six months the underwriting loss was found to be \$18,408, and loss from investments, \$31,783, a total loss of \$50,191, and a surplus loss of \$37,797. The company, however, reported \$31,463 less than the actual surplus of \$175,101. Larger reserves than necessary were carried.

The Fire Association of Philadelphia will be a centenarian in a few months.

Have you noticed how easy it is for many people to spell "separate" with three "e's"?

More Twenty Years Ago

Col. Fred S. Case, proprietor of the Insurance Sun and founder of the Adjuster, a Civil War veteran, died.

F. J. Alex Mayer was appointed general agent for the Fire Association for Oregon and Washington.

Utah became a state.

Dr. F. A. Archibald, Union Central manager for California, died.

California new life business fell from \$26,150,873 in 1892—then the highest—down to \$19,485,730 in 1895. See Jan. C. R. 1896, p. 49.

At the organization of the Board of Fire Underwriters at Monterey 32 offices and 51 companies signed. Later 15 companies and 9 offices signed.

The New York Life organized the "Nylie," a society of its agents who gave up twisting, stayed with the company and were guaranteed a life income or pension. Present laws prevent the issuing of any more of such pension contracts.

The Cunningham wool-sheep incendiary fires case in court.

Wm. S. Moore of the Pacific Mutual died of tuberculosis of the throat. He was a young man of great promise, fine character and superior ability. His death was a severe loss to his father, President Geo. A. Moore. The latter died the other day, just twenty years later.

The banquet at the 20th annual meeting of the F. U. A. P. was attended by 75 members and guests as against some 240 at the association's banquet last month. Of those present twenty years ago, one-third are dead. The following were present at both the 20th and the 40th banquet: A. M. Brown, Geo. W. Dornin, V. Carus Driffield, Wm. J. Dutton, Robt. P. Fabj, Herbert Folger, F. L. Hunter, Robt. D. Hunter, R. W. Osborn, Wm. Sexton, A. W. Thornton, T. J. A. Tiedemann, Rolla V. Watt, Louis Weinmann, W. B. Westlake.

The Scottish Union & National entered the Hawaiian Islands.

The United Brethren Mutual Aid Society of Pennsylvania—old and honorable—failed disastrously, at age of 26.

Effect of Disease Not an Accident

Under policy insuring against injury from "accidental means," insured, whose sudden raising of his hand above his head while lying in bed debilitated from medical treatment caused a blood pressure rupturing the retina and resulting in blindness in one eye, could not recover. — Stone v. Fidelity & Casualty Co., 182 S. W. 252.

It was recommended in favor of a night watchman seeking employment that "the least little noise wakes him up."

"I must put a fender on my runabout so if I run over anybody it won't hurt the radiator."

"As you know all about them, what kind of an auto do you think best for my use?" was an agent's written inquiry of the special agent of one of his companies.

The special agent replied: "There are three well known kinds, either or all of which would be useful in your business. 1st. Auto do more business. 2d. Auto report more promptly. 3d. Auto keep your accounts paid up more closely. Try number three first."

What fine reputations some officers are getting for "good judgment," "able management," "underwriting ability," et cetera, just because a fifty million drop in the general fire loss in 1915 made better company statements for last year possible.

At the afternoon meeting of a county board, an agent yielding to persuasion apologized for a statement he made at the morning session and as follows: "I said this morning that there were three agents present who had taken business from me at cut-rates, including Hi Hector. I should have said not including Hi Hector."—Now and Then.

Mordus, John and Mary, 619 Connecticut street, San Francisco. Dwelling.

Sixteenth and Mission district was threatened with a big fire from a small start in a barber-shop at 2015 Mission, March 5. But luck favored.

LIFE INSURANCE

The Moral Truly Is "Be Prepared"

The writer knows of a farm-house on Long Island whose owner has covered it with fire insurance every blessed year for the last thirty, and yet it has never had even the semblance of a fire except in the stoves that heat it.

And in those thirty years no less than eight people have been carried out of that house head foremost to their last resting places, not one of whom, as far as the writer could find out, ever had a dollar of life insurance.

The poor old hulk of a building that could be rebuilt at any time if it happened to burn down was defended against something that might never occur, hasn't occurred up to this time, and yet the owner who was responsible for it and all that it contained, and the farm that surrounded it, apparently never thought far enough ahead, or deeply enough, to protect his own life that he and every sane person who gave it a moment's thought must have known would sooner or later burn out.

That is the situation today in many homes. There are two classes of people. Those who prepare and those who do not. The question of home defense is uppermost today in the land. The question of defending his own home should be uppermost always in the mind of every man of family. The lesson of this little Long Island farm, reinforced and corroborated by the incidents on other pages of this issue, should point a moral to every one—be prepared!—Thos. A. Buckner, Vice President N. Y. Life.

Following are names of Metropolitan Life superintendents who filled their apportionment undertakings in both departments last year: Santa Barbara, J. A. Campbell; Sacramento, M. J. Simpson; Imperial Valley, G. R. Jacobs; Salem, Or., F. A. Laurendine. Two-year winners are M. Stamper of Walla Walla and J. H. Almy of Riverside. Three-year, A. O. Harwood, San Francisco, and J. A. Henderson, Fresno. Four-year, M. W. Pander of Butte and R. F. Puxley of

Victoria. Five-year, W. H. Cassidy, San Jose, and A. J. Theberge, Los Angeles. Six-year, Leo Dreyer, San Diego.

War and Fear Of War Stimulates Business

A New York daily paper says that the present war in Europe and the fear of war in this country tomorrow has caused a "rush" of Americans to secure life insurance. Hundreds of millions of new business has been written because of war and its possibilities, says this paper. Canada and England are now the only foreign countries in which American life insurance is obtainable, and in every policy is a war clause exempting liability for death due directly or indirectly to war. Therefore the steps to American agencies abroad are not worn down.

Policies now restrict travel in the war zone, and some companies will not insure any man who intends to visit Europe or western Asia.

The wise young man insures his life now lest he be serving in the mountains of Mexico next month.

A life policy paying double the face of the policy in the event of death by consumption is needed. Some small company will supply this need. The consumptive's family should be paid the extra indemnity in monthly instalments. The usual course of this disease is two years, during much of which time the victim is unable to work and needs special care and fine food. The consumptive benefit should be distributed monthly for 20 months, leaving the ordinary death benefit payable on the inevitable maturity by death. As it now is, as a rule, the consumptive's policy proceeds are "mortgaged" to pay the expenses incurred by sickness, and the beneficiaries have nothing left—except where the insured is a member of two or three solvent fraternal beneficiary societies.

The George Washington Life seems no fit name for a life insurance solicitor to represent. George couldn't tell a lie.

FIRE AND MARINE INSURANCE

United States Fire-Marine 1915 Figures

Company	Premis.	Losses
Etna	\$2,796,263	\$1,153,763
Alliance	417,127	189,106
American Central	123,924	53,668
American Eagle	763	3
American, N. J.	173,312	60,950
Assur. Co. of Amer.	85,822	25,285
Automobile	627,502	232,108
Boston	2,101,096	1,094,179
British America	12,077	635
Citizens	7,572	1,265
Commercial Union	192,520	67,698
Continental, N. Y.	145,112	60,015
Detroit F. & M.	12,193	4,238
Federal Union	38,856	26,165
Fireman's Fund	3,690,504	1,673,490
Fidelity-Phenix	143,405	60,024
German Alliance	497	. . .
German-Amer., N. Y.	68,239	11,615
Glens Falls	167,906	56,168
Globe & Rutgers	975,403	430,207
Hartford Fire	923,401	444,124
Home, N. Y.	822,161	383,429
Ins. Co. N. A.	5,232,181	2,580,212
Ins. Co. State of Penn.	90,594	44,369
Liv. & Lon. & Globe	728,719	318,824
Liv. & Lon. & Globe, N. Y.	20,156	35,340
London & Lancashire	232,012	109,276
London Assur.	1,001,400	505,356
Massachusetts	389,197	152,763
Michigan Com'l	66,246	27,144
Newark	82,483	72,706
Niagara	111,891	55,111
Nord Deutsche	985,710	468,740
Northwestern Nat'l	93,838	28,266
North River	18,726	. . .
Norwich Union	38,827	1,439
Old Colony	228,515	116,721
Orient	138,583	65,045
Phoenix Assur.	369,281	195,750
Providence-Wash.	1,500,179	1,005,012
Queen, N. Y.	914,321	415,784
Royal	784,964	325,632
Royal Exchange	528,675	266,787
Rossia	1,980,136	876,131
Safeguard	698	16
St. Paul F. & M.	2,799,762	1,242,085
Scottish Union & Nat'l	35,375	6,052

Skandia	1,437	113
United States, N. Y.	9,363	. . .
Western Assur. Co.	605,689	277,445
Williamsburg City	18,726	. . .

SHIPMENT DEFINED—In reversing judgment the national supreme court holds (United States v. Joe Freeman, 36 Supreme Court Reporter 32) that to ship a package is to accomplish its transportation by a common carrier, and is a continuing act, whose performance is begun when the package is delivered to the carrier and is completed when it reaches its destination.

The Importance of the Daily Report

From Fireman's Fund Record

A good deal of trouble is often caused agents and the main office by the former's laxity in sending in the daily reports. In no other detail of insurance work is promptness a better safeguard.

A painstaking, conscientious agent—and The Fireman's Fund is glad to be able to say that most of its representatives are that—is assuming enough responsibility in accepting risks and issuing contracts of insurance without being negligent in this matter.

The best risk in the world, as well as the poorest, may be totally destroyed in an hour, and that thought should be constantly in the mind of the agent. A delay of an hour in sending the report may involve explanations no less annoying to the agent than to the home office. With the report dispatched in proper manner, the situation is clear.

And besides those cases in which an element of doubt may be involved, it's just a bit of ordinary business efficiency that the report be placed in the hands of the company at the earliest possible moment for examination and adjustment.

The contingent commission seems a boy's roundabout way of increasing the flat commission from 15 to 20 percent.

THE IDEAL IN FIRE PREVENTION AND HOW TO ATTAIN IT

*From a Paper by J. H. Schively, Read at the 40th Annual Meeting of the
Fire Underwriters' Association of the Pacific*

Copyrighted. Published by Permission of the Association

Without further effort to define the indefinable; frankly confessing that the limitation of knowledge requires that I make this address simply suggestive rather than exhaustive in touching the vast field to which I have called your attention, and relying upon your intuitive conception to grasp what no one has as yet been able to put in words as to the hidden powers of the subconscious mind, I pass to some of the higher standards which outline themselves as the mountain heights to be "won and kept" by the inner man who stands at the door of consciousness asking for liberty and the opportunity to prove his worth:

The first of these to which I call your attention is the payment of exact indemnity. No compromising of unjust claims.

I need not pause to discuss the question of a too rigid scaling of the loss claim. Apart from an occasional over-zealous adjuster or special, my observation of fire insurance companies shows a pronounced leaning toward generosity on their part in the settlement of claims in favor of the assured. It is the converse of this policy that opens the door to a deserved criticism. There is a too-ready willingness on the part of some insurance companies to pay or compromise claims carrying suspicious antecedents rather than resist them in the courts of law.

In his address before the League of Pacific Northwest Municipalities, Mr. Herbert Folger says: "We are bound to deal with dishonest and fraudulent claimants as aggressively as we can, since the payments to them come out of the premiums paid by honest policyholders."

Mr. T. H. Williams says: "There is only one correct way and that is to pay the claimant all that he is justly entitled to, but no more."

Do you endorse these sentiments of two of the leading thinkers in insurance circles? And do you believe the tradition that insurance money is held in trust as belonging to the policyholder, the company merely acting as the distributor? If so, then I am justified in the statement that it is equally as dishonest to pay an unjust claim as it is to refuse the payment of one that is honest. Some day this inner man will rise in the greatness of his strength. Some day this Unknown Guest will throw aside his chains, and the mandate, clear and glorious as the trumpet call to arms, will go forth that the hewing must be to the line regardless of how the chips may fall.

We read with increasing admiration the knightly words of Fitz-James when compassed by the belted clans of Rhoderic Dhu:

"Come one, come all! This rock shall fly
From its firm base as soon as I."

Isn't it about time that an example of this character be found worthy of application to the grave menace of arson and incendiarism.

to which tribute is rendered with the payment of every dishonest claim?

The second "higher standard" which the super-man must determine to attain will be the overcoming of the almost uniform attitude of weakness which the profession assumes towards proposed drastic legislation.

I have always entertained a belief that the righteousness of a cause of itself inspired courage and wrought a determined, fearless offensive to all opposition. I find this a mistaken conclusion when applied to the conduct of insurance companies in facing the threat of drastic or oppressive legislation. Where numbers would seem to quicken confidence and the justice of the cause beget strength and firmness, the very opposite is the practically uniform experience where insurance interests have been involved, and so long as this maintains the companies will remain an easy target for the shafts of their enemies.

I hazard the statement, despite the danger of adopting universal propositions, that if you search the legislative history of any State in the Union you will not find a single proposed insurance measure advocated or opposed by the insurance interests wherein the attitude of the companies was adverse to the true welfare of the people. Legislation that injuriously affects insurance companies correspondingly works injury and injustice to the people, for in the ultimate conclusion the interests of the company and the people are identical; but the companies have ever been placed in the attitude of being inimical to the welfare of the assured, and they have not only "stood for it" but have so conducted themselves before legislative assemblies as to give some color of truth to the charge.

Mr. George M. Reynolds, president of the Continental and Commercial National Bank of Chicago, in an article on "Insurance and the Banker," published in the Rand-McNally Bankers Monthly for November, 1915, under the sub-head "Too Much Legislation Attempted," calls attention to the fact that "in the forty-eight legislatures in session last year, twenty-five hundred bills affecting fire insurance alone, either directly or indirectly, were introduced, and six hundred of those were of vital importance." Mr. Reynolds uses these significant words: "This is a matter of no little concern to the insuring public generally. Policyholders should know whether these proposed laws were framed by men who were thoroughly familiar with the different phases of the questions involved, or whether they were fathered by legislators who were spurred to action by the blighting wave of anti-corporation feeling that has been sweeping over the United States and checking enterprise the past few years." Do you observe the peculiar language of Mr. Reynolds—the exact placing of cause and effect? The ordinary observer would have said: "This is a matter of no little concern to insurance companies." Mr. Reynolds said: "This is a matter of no little concern to the insuring public," for he has discovered that in its final application legislation oppressive to the insurance company is merely the placing of additional burdens upon the shoulders of the policyholders.

Gentlemen, what would be the attitude of the super-man towards this flood of proposed legislation—these twenty-five hundred bills that were introduced? He was driven into action in several of the States, especially in Missouri, where they like to be shown, and those responsible for the chaos created there have been left at home and a better day for Missouri is dawning. It may cause a temporary upheaval and disturbance of established conditions for a time, but in the name of ultimate common sense and wise legislation, I wish the insurance companies would stay away from legislatures and let their super-man handle their interests.

I am pleased to note, however, that I am not standing alone in this thought. In the November issue of the Fireman's Fund Record the following paragraph occurs: "When underwriters recognize their standing and strength as a part, a very important part, in the commerce of the world, they will refuse to be bulldozed by ambitious 'statesmen,' and will, as recently occurred in various States, secure co-operation of the thinking business community in setting aside cinching State laws which are costly to the insured and unfriendly to insurance. This will secure economical and safe protection for business enterprises."

One other point in this connection, and I pass to the conclusion.

I am sure you look for frankness from me. I may overstep the demands of courtesy expected of a guest in too freely criticising his host, but though your guest, I am none the less of you, a co-worker in the ranks for improved conditions and better practices, because better practices in one profession mean a strong pull towards the universal uplift of humanity and a betterment of conditions in every activity of man.

Frankly, then, I protest against that spirit or attitude that consented to the company instead of the assured paying for the revenue stamp which now adorns the policy. The item itself may be small, but the principle involved is vital. We know it is only a fiction. We know that the policyholder must pay the expense ratio as well as the fire loss. Why resort to a subterfuge of this nature that has within its keeping the elements of a false education of the public, the very thing we all wish to avoid? When I use the long-distance telephone I pay the extra cost of revenue, and also when I send a telegraphic dispatch or purchase something from which the Federal Government demands an income, except in the lone item of securing insurance. Is the general public so innocent as to be deceived by this show of generosity?

What is the reason, gentlemen, and wherein the argument for such a divergence from the path of accustomed business principles? Is it prompted by the fear that some competitor may pay the revenue and thereby secure an advantage by sharp practice over the company which pursues the normal course and exacts payment from the beneficiary? In other words, is not this a tribute under pressure—a tacit confession of the existence of an ethical standard which the super-man, in the splendor of his strength, will stamp out of existence by force of an awakened public opinion and quickened public conscience?

Wherein does all this find place in an address on Fire Prevention? In that the completed structure constitutes the sum of its several parts.

In that, however unjust and irrational it may appear, the truth holds with undeviating firmness that the remedy for the great evil of fire waste must be applied by the insurance fraternity or it will not be applied at all. In that the governmental function of education has been forced upon the shoulders of the insurance companies, and if they do not assume the responsibilities thrust upon them, knowledge will languish, false impressions will continue to prevail, careless habits will harden into character and the entire enterprise of insurance will be looked upon with suspicion.

I am endeavoring to place before you my conception of the *needed man*—the man of the hour, the ideal man sleeping in each of us—the man not dazzled by the appealing splendor of cheap surfaces, the man unafraid to be right, and with his every power brought to the fullness of its greatness—the man who, standing for better practices in these subsidiary items of internal operation as between ourselves, is now called upon to devote himself, in all the glory of ideal manhood, to the great task of warfare against the fire fiend, and this brings me to the point of application and to the thought of a conclusion.

I have before my mind, and have tried to portray, the real man, the possibility within each one of us—the technical possibility, mind you, of the follower of insurance—brought to the highest point of development and keenly awake to the uplift of his profession, the raising of its ethical standards and especially devoted to the work of fire prevention.

Think you the friend of such a man would continue in habits of carelessness where the fire hazard maintains or advocate legislation that is unwise and injurious? Think you the friend of such a man, if a builder or contractor, or public official controlling the erection of buildings in which people gather and human life is placed in jeopardy, would consent to a building lacking in any feature of fireproof standards or any element of protection?

In the circles in which you and I move we read and hear so much about the annual fire loss and its attendant circumstances and cold technicalities of approved construction and other features of defense as to become weary with its repetition and callous to its facts. However well and ingeniously the story may be told, and however exalted the literary style of the speaker, you go away with a half-confessed feeling of discontent and call it "the same old rehash." Do you know why this repetition seems but tiresome reiteration? Because with all its telling it has never really touched you—never gone below the surface of your life. Because it has never burned its way to the inner impulse of your soul. Because it has never meant much more to you than a year of good or bad luck for your individual company or personal interests. Not that I charge you with unfeeling selfishness, but merely note the dominance of the personal equation impelled to the surface through the force of circumstance and repetition of experience. It has grown to be so much a matter of mathematical computation as to leave your higher impulses—your sub-conscious self—practically untouched and uninterested. The fire fiend to you has lost his horror and is no fiend at all. He is a mere impalpable, impersonal something to be dealt with in figures—in figures of high mark, to be sure, but none the less in figures.

This is why statistical statements about fire loss and measures looking towards fire prevention are an old and tiresome story to you. I want this changed. I want you to realize the personality of this doubly-damned fire fiend. I want your noblest, bravest manhood to be enlisted as in a warfare against a foreign foe who is destroying our homes, robbing our people and blighting our country.

I want two hundred and fifty millions of wealth in fire loss, two thousand killed and six thousand bruised and maimed, to mean a living, active horror to you, and not merely a tiresome repetition of statistics. I do not want your mathematical estimate as to what proportion of this affects your company. I want these destroyed industries and devastated homes and heaped-up graves to burn their way into the very citadel of your being until your inmost soul—your Great Within—cries out for vengeance and extermination, and then the tale of annual destruction by fire will not be wearisome to you but will rather prove as the counting of his rosary to the faithful, who in the dropping of each bead renews his consecration in the glorious warfare of life.

DRASTIC ACTION FITS DRASTIC LEGISLATION

Fire insurance is peculiar as a business, it being the sale of protection goods without knowledge of the cost. Competition, in the ordinary sense of the word, would impair the value of the indemnity—and in some cases destroy it.

South Carolina, ignoring the experience of Missouri and other states which passed prohibitory laws and made it impossible to write fire insurance at safe low rates by co-operation, has enacted similar and possibly more severe laws. The companies are therefore compelled to cease writing insurance in the little spitfire state. Business of all kinds is being damaged for the sake of politics and politicians.

If this is a battle in which the state finally wins, then it is a battle in which the companies lose everywhere, and all the trenches and forts which make American fire underwriting safe and sane are destroyed.

GAINS AND LOSSES

During the past year 124 American fire companies gained in premiums and only 41 lost. Of foreign fire companies, 32 gained and 25 lost.

Of American companies, 137 gained in surplus and 28 lost. Of foreign companies, 50 gained in surplus and only 7 lost.

A number of companies gained in premiums because of their considerable increase in marine premiums much. The surplus gains were partly due to increased values of the securities in which the funds of the companies are invested.

INCENDIARY FIRES

Oakland, Cal., March 6. — What seems another arson ring has been discovered. Three have been arrested—August Mundt, his wife Mary, and her brother, Reinhardt Groman. The latter was taken into custody on a charge of arson at Phoenix, Ar., and it is said he confessed to implications with ten incendiary fires. The Mundts are charged with firing their home, 3220 Florida street, to collect \$1,100 insurance on household furniture. The firemen found kerosene evidence of incendiarism. Groman says he was a party to fires in Edmonton, B. C.; Bellingham, Ballard, Seattle, Wash.; San Jose and Oakland, Cal., and Phoenix, Ar. His home is in British Columbia.

Every criminal is a defective but luckily every defective is not a criminal. Otherwise there would be few people to support the jail people.

The average American legislator passes everything. Except a saloon.

HARTFORD FIRE INSURANCE COMPANY

—

Leader in Premium Income—Has a Very Prosperous Year—\$3,176,228 Gain in Premiums

The Hartford Fire continues to be the premier American fire company in volume of annual premiums. The total premium income last year was \$19,379,628, which sum is the largest reported by any company doing business in the United States. The gain of over \$3,000,000 is the largest ever made in this country by a fire company in a single year. Nearly all this grand total is derived from the fire branch.

The year 1915 was a prosperous one for this great company. Losses incurred were 52 percent of the premiums, and the larger ratio of losses incurred to premiums earned left a good underwriting profit. Dividends to the owners of the \$2,000,000 capital were paid out of interest earnings, as usual.

The Hartford Fire has \$28,277,827 assets. This is a gain of \$1,397,069. The unearned premium reserve is \$16,350,362, a gain of \$1,098,909. The net surplus is \$7,350,972, a gain of \$381,210.

On this Coast the Hartford under General Agent Dixwell Hewitt wrote \$665,056 premiums in California and \$1,329,740 premiums in the entire field. This is a gain of \$51,373, with profit on the underwriting account. The past year was a fiery one in this field, and General Agent Hewitt and Assistant General Agent Gilliland are to be congratulated on 1915's net favorable results.

Epigramma Cunninghamma

It is better to expect new business to-morrow and plan to achieve your expectations than to mourn over a renewal you lost day before yesterday.

"Construct a sentence to include the word 'notwithstanding,'" said the teacher. A sit-in-his-office agent's little boy responded thusly: "My father wore his trousers out, but not with standing."

A man named Foote bought out an insurance agent of the same name. The old sign read, "Foote's Insurance Agency." The purchaser wished to continue the sign and yet advertise the change. He did both by adding a window-sign reading "This agency has changed feet."

"What! You looking for a job? I thought you were in the insurance business."

"Well, you made the same mistake I did."

"Worry less, work more; ride less, walk more; frown less, smile more; eat less, chew more; preach less, practice more — at least do so now and then."

An agent's wife cautioned him when he left to act as pall bearer at a funeral one rainy day: "Now, John, don't expose yourself by standing with your bare head on the damp ground."

"On my trans-Atlantic trip," an agent writes "I saw the steerage passengers at their meals and was disgusted at the way they bolted their food; but later, when a storm arose, I concluded that to bolt it down was the only way to keep it down."

Our Chestertown, Md., agent reports this incident. A client inquired concerning permit for use of a chicken incubator in his cellar and when told that if of approved type the extra charge would be ten cents a hundred, he exclaimed, "My gracious, man, I don't expect to raise so many as that!"

"Have I ever run into anything with my automobile? I should say, yes — into debt every day."—Glens Falls Now and Then.

The honest man is always young in spirit.

FIRE, MARINE and AUTOMOBILE INSURANCE

1810

1916



Hartford Fire

Insurance Company

of Hartford, Conn.

ABSTRACT OF STATEMENT, JANUARY 1, 1916

Capital Stock	\$ 2,000,000 00
Reserve for Unearned Premiums	16,350,361 50
Reserve for Outstanding Losses	1,551,493 02
Reserve for Taxes and all other Claims	325,000 00
Special Reserve	700,000 00
Net Surplus	7,350,972 90

TOTAL ASSETS, \$28,277,827 42
SURPLUS TO POLICYHOLDERS, . . . 10,050,972 90

LOSSES PAID SINCE ORGANIZATION, . . \$185,859,887

PACIFIC DEPARTMENT

DIXWELL HEWITT, General Agent

ADAM GILLILAND, Asst. General Agent

430 California Street, : San Francisco, Cal.

(All Departments will soon occupy the adjacent New 3-Story Building)

SPECIAL AGENTS AND ADJUSTERS

GEORGE E. DEVINE, Supt. of Agencies, San Francisco

J. J. DENNIS, Portland
MILTON E. SPALDING, San Francisco
ROBERT E. DOLLARD, San Francisco
E. J. FITZGERALD, San Francisco
L. H. EARLE, San Francisco

C. E. MILLER, Butte
NEIL STEWART, Spokane
P. H. GRIFFITH, Los Angeles
ERNEST E. PRICE, Los Angeles

San Francisco Rates Have Been Liberally Lowered

The local press has disseminated many erroneous statements as to fire insurance rates and reductions in San Francisco. Not only have the misstatements of ignorant citizens been given publicity but editorial support has been given to gross errors and hostile criticism. One daily print makes itself and its opinions ridiculous by editorially stating "the fact that in spite of a fire department of acknowledged efficiency, ample water supplies, a high pressure system, cisterns full of water, better streets and much better building construction insurance rates in this city are enormously higher than before the great fire." It is long since anything so untrue has appeared in print.

An alleged communication in the same paper, full of falsities accepted by the editor as sensible and true, made these silly charges: "Fire insurance rates in San Francisco (taking the entire city as a whole) are over 200 percent higher than prior to 1906. (!) Ten years ago we had no fire limits (!), no water cisterns (!), and the streets were not smooth as they are today (!)." For jackasserie this can not be beaten. Every charge is untrue.

In 1890 the city fire premiums were \$2,440,000. Last year, with a population twice as great, and wealth much more than twice as much, the city fire premiums were not nearly twice as much as in 1890, twenty-six years ago.

While rates are lower than before the fire of 1906, and are being lowered as the fire protection improves, conditions are very different in various sections of the city. South-of-Market street, formerly a dwelling district, is now a section of factories, warehouses and mercantile lofts. Fillmore street is now a mile or more of frame mixed mercantile occupancies, with extensions on the cross streets. There are large frame mercantile sections, which are conflagration-breeders, in various sections of the city. They are new or enlarged old frame ranges, and are a new menace to the adjacent dwelling districts.

There are now also new huge frame apartment districts, either new districts or more hazardous old districts, carrying a conflagration hazard in themselves and into adjacent territory, which hazard either did not exist or was nominal before the 1906 fire. Van Ness avenue and adjacent Golden Gate avenue, which before the fire were dwellings only, are now "gasoline rows," a series of garages and automobile display and sales rooms.

Many Dwelling Losses

In 1915 are reported for the Pacific Coast. These excessive losses were most generally experienced in unprotected towns and suburbs. The extent to which a bad moral hazard is responsible for the high dwelling loss ratio in this field can only be surmised. Known dwelling incendiary fires were probably not more than usual. The 1915 loss ratios of several offices were seriously affected by unusual dwelling losses, some of which were in protected towns too.

United States fire and fire-marine premiums increased 5 percent last year against 3 percent in 1914. Losses paid in 1915 were 54 percent of the premiums; in 1914, 57. Losses paid last year were but little more than in the previous year. If we assume that property losses are 70 percent more than insurance losses paid, the grand total was \$324,000,000. If we assume that two-thirds of the property loss was insured, the American total fire loss last year was \$300,000,000. Which undoubtedly is about the right figure.

Kentucky. — The new law provides for compulsory membership in a rating bureau, to be organized and controlled by the fire companies. There must be neither discrimination nor rebates.

Berkeley, Cal., March 23. — The Eldorado Oil plant, 2d and University, \$20,000 loss.

San Jose, Cal., March 24. — State Normal school damaged \$20,000.

A big fire (like many a paper bill) is always overdue.

CONTINGENT COMMISSIONS

The efforts in behalf of the payment of a contingent commission to local agents, in addition to a flat commission, are taking a concrete form which includes legislation and the support of state insurance departments. The theory is that such a contingent-on-profits payment will reduce the fire loss by securing the interested underwriting service of the local agent. Why not test the theory in a limited field?

SHINGLE-ROOFS ALWAYS A DANGER

Many fires are the result of shingle-roofs. As buildings grow older the shingles grow more inflammable until long before they leak rain they become as tinder. Shingles add to the cost of insurance because they often spread fires to adjoining or distant buildings. Heat prepares them for easy ignition. Rising hot air carries burning shingles high and wind currents then carry them some distance, to finally fall and ignite other shingle-roofs.

Ordinary fires have been extended to conflagrations by burning shingles shot about by gales. We suspect that rating surveyors have not charged enough for the shingle hazard.

BOARDS AND UNIONS SHOULD HAVE STANDARDS OF MEMBERSHIP

The time was when board membership gave a company a better standing than it does today. This is true of labor unions. Years ago membership in a labor union was in itself a certificate of skill and character as a workman. But it is not so now. Not quality but quantity, bringing dues and reducing competition, is the governing principle.

Whether any organization is a real gainer when it lowers or neglects its standards of membership is open to doubt.

Is it not possible for underwriters' organizations to establish moderate and reasonable membership conditions which give satisfactory assurance of solvency, good practices, and fair adjustments?

Underwriters' boards have admitted to membership companies which were too weak or too poorly managed to succeed, and which soon afterward failed. They received undeserved credit, and wrote good business and more premiums, because of their board membership. They would have survived a shorter time, and have done less harm, had they been denied board membership until qualified by resources and correct practices.

We shall not attempt to outline any standards of membership. That would be work for a committee equal to the task and aided by others also of long experience and balanced judgment. But we recall failures of companies which could not have had membership in a board requiring reasonable percentages of net surplus and of liquid assets, and a management of known character and ability.

INSURANCE OF ALL KINDS

Glens Falls Sparkling Spray

"If you are satisfied with the amount of business you are doing," said a sarcastic special agent to an easy-going agent, "you ought to be satisfied with a postage stamp for reading matter."

Success is not a bequest; it is a conquest.

"This bell," said the sexton, showing the historical belfry to a tourist party, "is only rung in case of a visit from the Lord Bishop, a fire, a flood, or other like calamity."

The idea that we will continue to do in the next world what we have been doing in this, has its perplexities for fire insurance folks.

He said to the speaker at an underwriters' gathering that he was too deaf to hear much of his speech.

With insincere self-depreciation the speaker replied: "You didn't lose much."

"So they tell me," was the disconcerting and concluding remark.

The reasonableness of the reason for becoming ambidextrous in the following advice is like the "whys" of some insurance monitions: "Learn to trim your finger nails with your left hand, for you may lose your right."

Some agents need to learn how to write telegrams in order to say only what is needful and that at the least cost. Bear in mind that every figure is counted as a word and often, usually, policy numbers and amount of loss, etc., can be more economically expressed in words than figures.

"Yes, indeed," said a native to an inquiring special agent visiting the town for the first time. "We are healthy here—we have to be to endure this durned climate. A good many of our residents have to live somewhere else."

"No, I don't think Smithers is unbalanced mentally, but he is queer; for instance, he gives the value of his buildings to the assessors at the same amount he has them insured for!"

The Late Ex-President Dr. Geo. A. Moore

One of the very forceful men in American life insurance was Dr. Moore. He had the confidence of his directors and stockholders, and was resourceful, and thereby able to successfully overcome difficulties which every new company must face.

Born in Philadelphia, he received a professional education. Energetic and ambitious he went West and engaged in fire, accident and life insurance, as a local and general agent. He became associated with the Missouri Valley Life of Kansas.

In 1875 Dr. Moore became a citizen of California. In 1876 changes were made officially in the Pacific Mutual Life and Dr. Moore was offered and accepted a managing position with the company. Afterward he was made vice president and in 1880 president. The 1876 file of The Coast Review gives interesting accounts of the official changes in that year.

When the controlling ownership of the Pacific Mutual changed and the Conservative Life was absorbed, Dr. Moore disposed of his stock and resigned. In 1905-6 he joined others in organizing the West Coast Life, of which he was made president. On making a tour of Europe, some time later, Dr. Moore resigned his position. He never again engaged in business. At the time of his death he lacked only a month of completing his 82d year. For several years he had amused himself by writing his memoirs, giving special accounts of the disturbing elements in life insurance during his half century of active connection with the business.

The directors of the Pacific Mutual Life, at their January meeting, passed resolutions complimentary to the memory of the man who had been at the head of the company for twenty-five years. Praise was given for his conservative and careful management, and for his thorough knowledge of the principals of sound underwriting, which laid the foundation of a permanent and successful company.

Metropolitan Life Leads the Whole World

The total insurance in force in the Metropolitan Life Insurance Company of New York is now \$3,196,491,344—three and a fifth billions. This sum is far greater than the outstanding insurance of its nearest competitor.

If this vast sum were in silver dollars laid flat on the ground in a line, the line of silver dollars would more than encircle our globe two times.

The amount of new business written and revived during the year was \$592,800,860. The ordinary department wrote \$256,906,298, and the industrial department, \$335,894,592.

The assets of the Metropolitan are now \$541,283,326, with \$26,017,566 surplus.

During this year \$9,317,089 dividends will be paid policyholders. The income of the company in 1915 was \$138,023,316, or some \$11,502,000 a month.

The Metropolitan has a Pacific Coast head office in San Francisco, housed in its own building on "Nob Hill." Geo. B. Scott, one of the company officials, is the very efficient manager of this growing department.

Automobiles

How can you avoid being run over, there being 2,423,800 "best machine" automobiles in the United States? California ranks 4th, with 163,801, which is more than all the rest of the Pacific West.

Life Policyholders Totally Disabled

Emphasizing the uncertainty of disability even in the case of men who but a short time before were considered physically fit, within one year of taking their policies seven policyholders suffered total and permanent disability, within two years twenty-nine, within three years forty-five. The youngest policyholder who has come under the disability clause was only twenty-one. Seventeen policyholders were permanently and totally disabled before they attained the age of thirty, twenty-seven between thirty and forty, fifteen between forty and

fifty. This does not mean that the chance of permanent disability is greater in the early years, decidedly the reverse, but that the greater number of people insure in the early years.—Travelers' Agents Record.

Aetna Insurance Company's Very Prosperous Year

The annual statement of the old Aetna of Hartford—which has no interest in any other Aetna something or other—now has \$24,724,091 assets. Turning to the Coast Review Fire Chart we find that this is a gain of \$323,564 in the year. The unearned premiums are \$10,504,292, a large gain of \$683,978, indicating a larger increase in new business.

The net surplus is \$7,423,298, a gain of \$754,850. The surplus as to policyholders is \$12,423,298, which is certainly some distinguishing sum.

Premiums in 1915 amounted to \$12,378,666, a gain of \$1,562,219. Losses were \$6,312,118, or about 51 percent. There was a substantial underwriting profit on earned premium.

General Agent Breeding of the Pacific department wrote \$1,109,714 premiums (a gain) last year, with 50 percent losses and a good underwriting profit.

Our Exchanges

Last June we printed the decision as to a comma lacking. It is but just now appearing in our exchanges.

There are only four insurance weeklies worth a tinker's bread dam, and all are published east of the Mississippi river.

Who said the editor of Insurance Critic is afraid of squirrels? He doesn't live near any park.

If the state succeeds in compensation insurance (and sickness which is now favored) it won't be a long stride to state fire insurance. What are you doing to stop this socialistic nonsense? Don't you favor it when you favor a huge armor plant by the federal government? Don't you favor it when you favor municipal railways?

CHIPS**—Hamburg-Bremen Appointment**

United States Manager H. N. Kelsey announces the early retirement from the fire insurance business of Burns Macdonald and the appointment of Marsh & McLennan as successors to Macdonald & Miles. The Coast agency will be continued as heretofore at 340 California st., San Francisco. Marsh & McLennan are well-known fire underwriters with large connections and offices in Eastern cities.

—Marine

The General of Dresden has ceased business in the United States, where it has been writing for forty-four years.

Marine Loss.—Marshfield, Or., February 29.—Str Fifield from San Francisco grounded on the bar at the mouth of Coquille river this morning.

—Hawaii Personal

Sam B. Stoy, Coast manager of the London & Lancashire Fire Insurance Co., was an incoming passenger on the s. s. Great Northern, Feb. 20th. Mr. Stoy is accompanied by his wife and a party of friends. They took an auto trip about Hilo, visiting many points of interest and late in the afternoon went to the volcano (Kilauea) which is very active at the present time.

—Local Agency Consolidation

The insurance agency of the Robert L. Ware Co., formerly the Edward D. Silent Co., has consolidated with Matt T. Mancha & Co., Los Angeles. The combined offices will operate under the latter name, and will represent the Continental, Williamsburg City and New Jersey, as the sole agency. They will also have the local agency of the automobile and liability departments of the Phoenix Assurance.

—Items

The *Ætna* will soon be a centenarian.

Harold Herrick has been re-elected president of the Niagara Fire, succeeding the late C. H. Coffin.

—California Commissioner Again Loses

In *Millers National v. State Insurance Department*, in the federal court for a re-hearing, Judge Bledsoe, the insurance commissioner again lost. A re-hearing was denied on grounds more strongly stated than in the previous order requiring the issue of a license. On March 13 the department, therefore, issued a license to this company, which is represented at San Francisco by J. H. Richards. There was never any legal ground for withholding a license. The Millers issues either mutual or stock plan policies.

—A Joint Automobile Policy

Is now being issued by the Norwich Union Fire and the Fidelity & Casualty Co. This combination policy covers any loss or claim against owners. Both companies are strong and have an excellent reputation.

—British Columbia Business

Was fairly good last year, the loss ratio so far as heard from averaging only 47 percent.

—Personal

United States James H. Brewster of the Scottish Union & National is spending a few weeks at Pasadena, Cal., for pleasure only. It is barely possible that he will return to Hartford via San Francisco.

E. G. Halle of the Western department of the Germania Fire is in Arizona where Chicago blizzards do not annoy.

Vice President Charles D. Dunlop of the Providence-Washington is visiting the Pacific Coast field.

C. R. Tuttle, vice president and Western manager of the Continental, is visiting the Pacific Coast.

C. R. Street, manager for the Fidelity-Phenix at Chicago, is visiting the Pacific Coast.

President Wm. B. Joyce of the National Surety Co. likes California so well that he has bought a winter home in Los Angeles.

President Major A. White of the City of New York has been visiting San Francisco.

FIRE CHIPS

—Foreign Fire Companies

Will probably be required to hereafter report to the New York insurance department business on risks in Canada, Mexico and Cuba ceded by United States corporations, and to hereafter maintain in this country the proper unearned premium and unpaid loss reserves on such ceded business.

—Brokers' Clerk

Under Md. Code Pub. Civ. Laws, defining an "insurance broker," a clerk for a firm of licensed brokers who delivered a policy effected by them and collected the premium due, which he handed over to the firm, did not act as a broker, and so committed no offense in so acting without a license.—*State v. Geddes*, 96 A. 353. Brokers' solicitor on commission is a broker. A clerk on salary but also paid a commission on business brought in is a broker. Clerk on salary sent to general agents to place a risk does not thereby act as a broker. But a brokers' clerk who solicits and obtains a renewal of a risk acts as a broker and is guilty of an offense in so doing without a license. The act of procuring a renewal is the same as the act of soliciting and procuring the original policy.

—Premium Gains and Losses

Of 146 American fire companies, 105 gained in premium income last year and 41 lost. Of 55 foreign companies, 30 gained in premiums and 25 lost. Many of the gains were due to increased marine business and not to increased fire business.

—Items

Washington.—H. C. Coffman & Co. advertise with a picture of a little family sitting on a trunk while they watch their house burn. The reader is to guess whether they are uninsured or insured with the Coffman agency. We guess yes.

Agricultural Iowa, with half the fire premiums income of California, had a 66 percent loss ratio last year. Many companies lost money in the state, in 1915 and in 1914.

—Lloyds Are Not Favored

As formerly, not only because of the war and failures, but for the reason that they have raised rates. Recently on a large line, in San Francisco, London Lloyds underwriters declined to renew except at a considerable increase in the rate. From London comes a report of the recent bankruptcy of one of the underwriters at Lloyds, where fire risks are not protected by any deposits.

—Lecture

It is announced that on Friday, March 17, at the Exchange Club, Boston, United States Manager Richards, of the North British & Mercantile Insurance Company, who is also president of the National Board of Fire Underwriters, will address the Insurance Library Association members on "Why I Believe in Rate-making from Classified Experience."

—Fire Items

The St. Paul F. & M. is retiring and pensioning male employes of 65 and female employes of 55 who have been with the company twenty years. Companies that pay pensions expect to remain in business and doubtless will.

South Carolina has a new anti-compact measure worse than that which caused the companies to suspend writing in Missouri.

Chehalis, Wash.—Urquhart & Judd will incorporate with \$25,000 capital stock. The installation of motor-apparatus will not result in lower rates until Chehalis and Washington loss records are better.

Price, Utah, seems a good place to advance rates — to cover the new agency license tax.

Allen Shattuck and family arrived from Juneau, Alaska, March 6. They go to Los Angeles and thence to the East. Mr. Shattuck is a leading local agent in Alaska, where he represents many of the largest companies. He has built a six-story mercantile brick in Juneau.

Revelstoke, B. C., March 7. — Turner block and adjacent buildings destroyed by fire starting in furnace in basement. Loss \$40,000.

MISCELLANEOUS CHIPS

—25 Years General Agents

On February 16th, Kilgarif & Beaver (Inc.) managers, celebrated their twenty-fifth anniversary as general agents for the Pacific Mutual. During that time they have had neither a shortage nor an advance. They have the largest volume of business on their books of all of the company's agencies.—Pacific Mutual News.

—Salt Lake City Appointment

H. B. Windsor, president of the local agency of Windsor & Co., has been appointed by Gov. Spry, a member of the commission to investigate and report on workingmen's compensation and employers' liability legislation, with recommendations for a Utah statute to the legislature which convenes next January. Mr. Windsor and R. C. Gemmell (of the Utah Copper Co.) represent the interest of employers on this commission. Mr. Windsor is the vice-president of a reinforced concrete building firm.

—Appointment

R. H. Conant, formerly with the Underwriters' Rating Bureau, at Portland, has been appointed special agent by Manager Niebling, who is visiting the Pacific Northwest.

—Miscellaneous

Tulsa, Ok. — \$1,000,000 of life insurance has been placed on J.S. Cosden, an oil man.

The only insurance man, as we recall, who ever made a good state insurance commissioner is Harvey Wells of Oregon.

J. T. Dargan, who organized the Atlanta-Birmingham Fire in time for the San Francisco fire, has opened an office as independent adjuster in Atlanta. So we read in the leading insurance journal of the South, the Insurance Herald-Argus.

Lieut. Governor Eshelman of California, who died a few days ago, began business life with the Conservative Life of Los Angeles. His reputation was excellent, as a man of honor and affairs.

—Compensation

When there are no witnesses to the overturning of an automobile and the death of the driver, is it legally an accidental death? Joseph Kehn was found dead under his overturned roadster at an early hour near San Diego. Nobody saw the accident. The insurer resists on the ground that death was caused by heart trouble and that the machine left the road when Kehn was suffering from an attack of the disease. The State Industrial Accident Commission is now hearing the case.

—San Francisco Fires

Every visitor, too, knows historic Telegraph hill, overlooking the bay. Once there was a beer-hall like a castle on the top: it burned. In the 50's the arrival of a ship from the Isthmus was signaled to the business section centering at Clay and Kearny beneath, and the whole town flocked to the wharf and the postoffice. At about 9 p. m. March 3 fire burned B. Campiguli's 5-story apartment house, 371 Filbert st., on the crest of the hill. Burst into a blaze and soon was in ruins. The gas-meters in the basement exploded. The motor-engines did not climb the hill. Spectators hauled the hose a block up hill. Good water pressure but hose came too late. Insurance \$6,000.

Hot ashes caused a fire at 843 Haight. Insurance loss \$6,000.

—Life Items

The small company should specialize, originate, excel in some one thing, and intensely cultivate the smaller towns and country districts, where the lordly big gun finds time too heavy and the hotels too poor.

The Union Central Life of Cincinnati seems certain it is legally right. It announces a stock dividend of \$1,500,000, taken from the profits of its non-participating policies.

Life.—Chas. W. Helser of Salt Lake has resigned his position with the Continental Life to become superintendent of agencies for the West Coast-San Francisco Life Ins. Co. of San Francisco.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK

68 Million Dollars Paid Policyholders in 1915, or 9 Million Dollars More Than Premiums Received

Very Satisfactory Gains Made Last Year

The Mutual Life Insurance Company of New York increased its new business, insurance in force, assets, reserves, surplus and income, in the past year. The amount of new business, including revivals, etc., was \$160,882,145. The amount of insurance in force is \$1,636,538,117, which is the amount of indemnity which this great life company has contracted to pay. The net policy reserves have passed the half-billion dollars point.

The total income last year was \$88,251,708 or say \$42,000 every business hour. The amount paid policyholders was about \$32,400 every business hour, while the amount received from policyholders was about \$28,200 per business hour, or \$4,200 less than they were paid by the company in death benefits, dividends, etc.

Comparing the 1915 and 1916 statements, we note that the real estate item in the assets is less, and the bonds and stocks owned have increased.

The mortality rate in 1915 was less than in 1914, notwithstanding a full year of war, in which some of the policyholders of the company are engaged or deeply concerned.

The Mutual Life issues a variety of popular and liberal policies, which, together with the company's great resources and reputation, make easy work for its producing agents. For terms to agents, address Vice President, Geo.

T. Dexter, 34 Nassau street, New York city, or some Mutual Life manager whom you know in your dwelling or near-by large city.

Will Not Accept California Casualty Co. Bonds

San Francisco city auditor refuses to accept the bonds of the new California Casualty Co., Marshal A. Frank's latest creation. The sheriff and the district attorney have been ordered to get new bonds in some acceptable company. In the body of each bond rejected the "Casualty Co. of California" is named as the surety. This is not the incorporate name. The bonds were signed by M. A. Higgins, with nothing to show that he was authorized to sign for the company. Another reason for the refusal to accept the bonds is that Frank's company is not on the United States Treasury's list of bonds accepted by the government.

Lighted Cigar Near Flowing Gasoline

Ogden, March 20. — A lighted cigar five feet from a gasoline tank caused a fire at the store of Frank W. Hotaling, motorcycle agent, in the Bennett block yesterday afternoon. Hotaling was pouring gasoline from the tank into a small measure when the vapors came in contact with the lighted cigar, setting fire to the contents of the vessel. Hotaling threw the measure into the backyard, thus preventing what might have been a bad fire.

Compensation

San Francisco's municipal railroad "carries" its own accident insurance. The report shows only \$545 losses up to January 31, as against \$42,096 premiums if insured in the state fund or in accident companies. The city has paid \$2,427 for accident insurance of employees working on projected waterworks in four months, but the losses were nominal.

For the past year the newspapers have had as "standing headings" this: "Immediate Peace in Europe Now in Sight."

The Mutual Life

Insurance Company of New York

34 Nassau Street, New York

In the year ending December 31, 1915, the "Oldest Company in America"

**PAID POLICYHOLDERS A TOTAL OF
\$67,978,329.32**

This sum exceeded the total amount received directly from policyholders by \$8,723,036.35. During the year there was an increase in the amount of new insurance paid for, in total insurance in force, in assets, in reserves, in total income, an increase of over ONE MILLION AND A HALF in total interest and rents, and an increase of nearly TWO MILLION DOLLARS in the Company's contingency reserve, or free surplus. On the other hand, notwithstanding a full year of war, there was a material decrease in the mortality ratio (actual to expected) as compared with that of 1914.

Insurance in Force,	\$1,636,538,117.00
Admitted Assets,	616,528,254.00
Net Policy Reserves,	503,227,820.00
Total Income,	88,251,707.66
Total Disbursements,	81,375,494.91

The amount of new insurance paid for during the year, including dividend additions, was \$148,176,711. If we include revivals and increase of policies in force, the total insurance paid for was \$160,882,145.

Balance Sheet, December 31st, 1915

ASSETS		LIABILITIES	
Real Estate	\$ 21,579,165 32	Policy Reserves	\$503,227,820 00
Mortgage Loans	110,940,930 90	Supplementary Contract Reserve	4,000,441 00
Loans on Policies	91,948,198 57	Other Policy Liabilities	7,600,289 45
Bonds and Stocks	367,445,360 74	Premiums, Interest and Rents paid in advance	1,290,765 93
Interest and Rents due and ac- crued	8,168,051 23	Miscellaneous Liabilities	579,037 88
Premiums in course of collection	4,527,957 86	Taxes, License Fees, etc., pay- able in 1916	690,609 17
Cash (\$11,148,143.36 at interest)	11,507,163 76	Dividends payable in 1916	17,839,992 58
Deposited to pay claims	411,425 62	Reserve for future Deferred Dividends	66,673,718 83
		Contingency Reserve	14,625,579 16
Total Admitted Assets	\$616,528,254 00	Total Liabilities	\$616,528,254 00

For terms to Producing Agents, address

GEORGE T. DEXTER,

2nd VICE-PRESIDENT

34 Nassau Street,

New York, N. Y.

GENERAL

Royal Ins. Co. Had a Fine Year in This Country

The United States branch of the Royal of Liverpool makes a good showing in its annual statement. Premiums gained \$706,791 and totaled \$8,906,408. The loss ratio was the lowest for several years. There was a satisfactory underwriting profit. Assets increased to \$13,760,250. There was an increase in surplus to \$3,912,555, a gain of \$151,993, to meet possible conflagrations in the future.

Manager Watt's Pacific department wrote \$1,139,842 premiums for the Royal last year, with the average loss ratio.

Prudential Ins. Co. Made Great Gains in 1915

Gains of \$6,768,028 in premiums and \$9,409,850 in income and \$22,878,550 in assets, by the Prudential Ins. Co. of America, are extraordinary indeed in life insurance; but larger totals of gains were also made in new business (\$38,795,136 industrial and \$23,331,932 ordinary).

Gains in industrial in force (\$38,795,136) and in ordinary in force (\$89,856,158) were huge and brought the total in force up to \$1,695,288,349 industrial, \$1,114,791,975 ordinary, and a grand total of \$2,810,080,324.

The Prudential is the pioneer industrial company of this Western world, and for seven years past it has led in annual industrial protection.

Laborunionites, meeting in Sacramento, painted the skies in glowing union colors and warned the merchants against opposing union domination, lest their awful fate be that of Los Angeles, where bank clearings are increasing. The meeting resolved to make the next legislature authorize a union insurance commissioner to revoke "the licenses to all sellers of employee's insurance."

The South Carolina insurance czar errs when he says the fire underwriters are "conspiring." They are perspiring.

In the Event of DEATH

Notify Physician
(He will sign certificate)

Engage an Undertaker
(He will look after the body)

Have a Friend Arrange Funeral
(Family is usually then unit)

Notify Relatives and Friends
(Do these things immediately)

Bury or incinerate, as family prefer
(The dead are not concerned)

December and January Embezzlements

Press notices and dispatches, as collated by the fidelity and bonding department of the Fidelity and Casualty of New York, indicate the following defalcations for the months of December, 1915, and January, 1916:

	December 1915	January 1916
Banks and trust companies	\$ 192,421	\$ 91,040
Benefit associations	25,603	33,585
Public service	61,263	7,786
General business	106,864	136,986
Insurance Companies	1,803	1,300
Transportation companies	8,750	85,245
Court and trust companies		8,505
Miscellaneous	21,290	6,072
Totals	\$ 417,994	\$ 370,519

The great aim of matrimony is not to reproduce great grandparents nor great granduncles or grandaunts but to make somebodies happy.

Pacific Coast Casualty Co. Reinsures and Will Liquidate

After nearly fourteen years' active business the Pacific Coast Casualty Company of San Francisco has reinsured and will retire from business. The reinsurer is the Casualty Co. of America.

Green was one of the organizers and for long was president. Marshall Frank was one of the principal stockholders and was the underwriter in chief. Rates and the underwriting policies were directed by him, it is alleged. When Frank and others sold the company, and Green was forced to resign the presidency, new owners took charge. But they found the affairs and resources and liabilities not as represented. They had bought something very like a "gold brick."

However, the new owners, after a most searching examination by experts, got things into some shape, introduced order, created a surplus, cut out the bad business, increased the new business, and competed with the state for compensation business. The state's compensation reserve requirements, however, prove too strenuous for a small but ambitious company, and the directors, looking out for the stockholders' interest, have concluded that discretion is the better part of valor.

Reinsurance includes all business, as of date February 28.

South Carolina Enacts a Rabid Anti-Compact Law

Arkansas, Missouri and Kentucky are outdone. The wild and woolly law-makers of South Carolina have enacted an anti-compact law more severe than that which caused the companies to suspend business in Missouri until the throttling law was repealed.

After March 22 the companies who remain in the state must give credit to all alike, honest man and royal, poor man and rich, black man and white. There must be no uniform rates. Any agent or broker caught with rate-book goods must pay a fine or go to jail. Anybody dissatisfied with a rate can go to the insurance commissioner and have that Solomon decide whether it is a fair or a discriminatory rate.

The principal companies are retiring from the state.

Sheahan General Agent Of the Home of New York

John J. Sheahan, for nine years assistant general agent of the Home in California, has been given the title and salary of general agent, with Harry Roff.

It goes without the saying, that this is a well deserved promotion. General Agent Sheahan began as clerk in the office of the Home in San Francisco on June 9, 1892, when A. E. Magill was general agent. On June 1, 1898, Mr. Sheahan was appointed special agent, and on January 1, 1907, he was appointed assistant general agent. He has therefore been in the service of the Home for nearly twenty-four years.

The agency business will be conducted under the name of Roff and Sheahan, general agents. The companies represented are the Home Insurance Co. of New York, the Franklin Fire Insurance Co. of Philadelphia, Home Underwriters of New York, and Hibernia Underwriters of New York.

New Mexico Loss Ratio 1915 About 45 Percent

Our figures, thus far reported, give an average loss ratio of 45 percent.

Colorado Loss Ratio 53 Percent

Some \$800,000 Colorado premiums, reported to the Coast Review Fire Chart 1916 had an average loss ratio of 52.7 percent.

California Loss Ratio In 1915 Was 52

Losses incurred in California were about the same as the Coast loss ratio, some 52 percent. A larger percentage of loss was experienced in 1871, 1895-98 inclusive, 1903 and 1906.

Montana Has a 42 Percent Loss Ratio

Some \$951,000 Montana fire premiums reported to the Coast Review Chart yield a 42 percent loss ratio.

Union Mutual Life Insurance Co. 66th Annual Report

This Maine company writes business in Arizona, California, Canada, Colorado, Delaware, District of Columbia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Massachusetts, Michigan, Missouri, Nebraska, New Hampshire, New Jersey, Nevada, New Mexico, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Utah, Vermont, Virginia, Washington, West Virginia and Wyoming. Altogether, 3,248 new policies were written last year, for \$5,519,232. Paid for insurance is now \$64,639,288, represented by 43,052 policies. A little less than one-sixth of the outstanding insurance is on the lives of citizens of the home state.

In the present European war only six policyholders of the Union Mutual have lost their lives. During the year ten policyholders lost their lives through automobile accidents.

Payments to beneficiaries under death claims and to policyholders in matured endowments, dividends, surrendered policies and annuities aggregated \$2,482,447.57 in 1915, making the total returns to policyholders since the incorporation of the company in 1848 \$54,695,198.37.

Among the death claims paid, twelve were upon policies that had, through the operation of the extension of insurance feature, been kept in force beyond the time when premium payments had for various causes been discontinued, and the amount of insurance thus saved for families where there can be no doubt protection was in most instances greatly needed, was \$18,020.50, while during the period that this extension benefit has been operative, since 1877, there have been 761 claims paid, representing \$1,399,736.36 insurance, many of which otherwise would have been worthless.

The Union Mutual Life has \$19,137,992 assets, of which the surplus is \$1,422,533. This is a large percentage of surplus, and for fifteen years all business has been written with reserves calculated on a basis of 3 percent interest. The company is therefore strong and worthy of unreserved confidence.

The company's income is over \$10,000 every business day, and of this daily income over \$8,000 is paid out to policyholders. The remainder goes for taxes, expenses and contributions to the legal reserve, which now amounts to \$17,408,079, a fund for the payment of obligations which will mature in the future.

Queen Ins. Co. of America Has a Prosperous Year

Large gains in assets, surplus and premiums are shown in the comparative figures of the Queen, of New York, in the Coast Review Fire Chart 1916. In round numbers, \$700,000 was added to the assets. At this rate of increase, the Queen must now be an 11-millionaire company. The unearned premium reserve was increased over \$111,000, and the premium income gained \$240,000. Losses and expenses were 90 percent of the premium income. There was a very substantial underwriting profit, which makes the half million gain in surplus a real one. Dividends were less than the interest earnings.

In this Coast field the Queen, represented by Rolla V. Watt, more than held its own in premium income.

Oregon Has 82 Percent Loss Ratio

Some \$900,000 Oregon fire premiums, reported to the Coast Review Fire Chart, had an average loss ratio of 82.2 percent.

Washington Has 68 Percent Loss Ratio

Some \$1,600,000 Washington fire premiums, reported to the Coast Review Fire Chart, had an average loss ratio of 68.2 percent.

Idaho Has 52 Percent Loss Ratio

Over \$500,000 Idaho fire premiums have been reported to the Coast Review Fire Chart. The average fire loss ratio is 51.9 percent.

A clean conscience makes a valorous man.

ONE THING AND ANOTHER

Pacific Mutual News quotes the Columbus story of two farmers, each with 30 apples; one hayseed sold at 3 for a cent and the other at 2 for a cent, receiving 25 cents the two. Next day, each with 30, formed a partnership and sold 5 for two cents, only to find their total joint receipts but 24 cents, with the same number of apples. The wise guy asks, What became of the missing cent? I am reminded of a similar puzzle. A farmer had a little pig which just filled a milk pail. After filling the pail with milk, he filled the pig with the milk, and immediately filled the pail with the pig. The answer to the pig problem is the same as the answer to the apple problem.

* * *

Oh, John, why don't you cut out that "c"? In this country "sch" is pronounced "sk" as in "scholar," which you are and gentleman and judge. How do you pronounce your name—as we all in "Schuyler"? or as in "shoat"? Anyway, I'll all times forget I ever saw the "c".

* * *

And I never knew before that Our John was, is, or perhaps will be a clergyman eloquent and convincing.

* * *

Carl Gross, who was manager for the Provident Savings Life in this field some years ago, resumed his former successful work for the Mutual Life. He has again built up a good life, accident and casualty business in San Francisco, with a large and wisely well satisfied clientele.

* * *

Lightning does strike twice in the same place. I know a farm where lightning often strikes the same place in a pasture. As a tree grew there, and horses congregated under and near, the farmer, after losing horses by lightning, cut the tree down. The lightning, at last accounts, was striking that same spot of ground, every summer.

* * *

A book specially worth reading in this great war time is Gibbon's Decline and Fall of the Roman Empire.

From Japan comes an order for William Sexton's "Fire Insurance."

* * *

Do you older San Franciscans remember the Pauper Alley restaurant which had a tank of live fish, and where you could pick out your fish for lunch, see the beauty caught and carried into the kitchen? But you couldn't see the wiggling, slippery thing cast into another tank of water, to be later returned to the first tank, there to tempt gourmands next day. Still the substitute fish from the market was pretty good eating.

* * *

At Jackson and Grant avenue, in Chinatown, you can see, any time, marble and glass-faced tanks filled with live fish. The yellow fish-monger will drop his dip net and lift and weigh a live fish, kill and dress it while you wait. Peering into these tanks through the plate-glass front you may sometimes see full 500 fish, backs up, side by side in layers, with all mouths still, sound asleep.

* * *

The Chinaman in San Francisco, though a laborer, appears to be a gentleman who never allows his father or mother or wife or daughter to work.

* * *

I hear that the Merchants of Denver is copying the print-stuff of the Merchants Assurance of New York. Wearing a mask, as it were.

* * *

Five "good men" (San Francisco insurance) cashiers, etc., have recently gone wrong, twisting along the crooked road that usually smashes an automobile and ends at the door of the penitentiary.

* * *

Anything you don't like? Pass a law.

Is your neighbor making money? Pass a law.

Are you dissatisfied with your fire insurance rate? Pass a law.

If the fire underwriters try to find out the cost of their goods, pass a law.

LIFE INSURANCE

California Standard Life Is Dissolved

This promotion wisely quit in time—in time to save some of the capital paid in. The promoters and directors are: Addison H. Hoover, Farley A. Abshire, Thomas Alexander, Charles W. Drakes, Emile Bachman, Charles O'Leary and Glenn B. Asheroft.

Union Central Life Pays \$1,500,000 Stock Dividend

The Union Central Life of Cincinnati has again paid its stockholders a dividend out of the surplus funds—this time \$1,500,000.

When Andy Clunie or some other California insurance commissioner ruled that stock life companies whose policyholders had no voice in its affairs must have under the California law \$200,000 capital, the Union Central was the only company affected by this ruling. The company then having only \$100,000 capital, it issued to its stockholders a stock dividend of \$400,000, making the capital \$500,000.

It now increases its capitalization to \$2,500,000, issuing to present lucky stockholders three shares for each held, making \$1,500,000 in this dividend and leaving \$500,000 of the new stock in the treasury. This half million, it is understood, will be issued later as a third stock dividend.

These are fine returns on the original \$100,000 paid in. It is 19 for 1, plus cash dividends. Organizers of new life companies should feel encouraged, and point with pride to the profits already made out of stock life insurance investments by the holders of this Cincinnati company's \$100,000 capital stock. Oh, why did we ever leave Cincinnati?

The New York supreme court says "neither were."

While young and unstung, insure your life for the benefit of your wife, lest your widow must marry your friend Harry—and while youth keeps your blood-pressure down.

State Official Endorsement of the West Coast-San Francisco Life Ins. Co.

State of California Dept. of Insurance,
San Francisco, March 4, 1916.
West Coast-San Francisco Life Ins. Co.,
San Francisco, Cal.

Sirs:

We acknowledge receipt of the first annual statement of your combined company.

We note with satisfaction that an examination of this statement shows all your assets are valued and liabilities provided for in strict compliance with the requirements and suggestions made by the California and Oregon departments, based upon the thorough examination of your combined company by the expert insurance examiner and consulting actuary of New York, Mr. S. H. Wolfe and staff.

Your policyholders (including the policyholders of both old companies, The West Coast Life and San Francisco Life Insurance Co.) are amply protected as per the above statement of date Dec. 31st, 1915, showing admitted assets of \$2,513,000 and surplus to policyholders of \$332,000.

Very truly yours,
J. E. Phelps,
Ins. Com., State of California.
Harvey Wells,
Ins. Com., State of Oregon.

"Grit," the Bankers Life paper, prints this: When you settle down to a quiet perusal of the evening paper tonight take special pains to study the items which refer to various commercial enterprises. If new business partnerships are formed, it is your cue to provide the new firms with partnership insurance. If a man is just starting out in business for himself, he is undoubtedly going into debt in most cases and he should protect his family against the burden of this debt in case of his sudden death. If a new corporation is formed, the incorporators and officers are venturing their wealth in an untried proposition which might bring disaster to them unless they are properly protected by life insurance.

New York Insurance Superintendent Recommendations to Legislature

Albany, N. Y., February 28, 1916.

Jesse S. Phillips, superintendent of insurance, this evening transmitted to the legislature a report of the activities of the insurance department during the past year.

The superintendent pointed out that since the extensive legislation relating to life insurance companies in 1907, conditions in the life insurance field have steadily improved, and that effective regulation and rigid examination on the part of the department have resulted in more and more co-operation between the department and the companies under supervision, which, in turn, has resulted in sounder protection and greater benefits to policyholders.

Speaking of legislation relating to life insurance which seems to be desirable at this time, the superintendent points out that section 87 of the insurance law, which limits the amount of surplus which domestic life insurance companies may hold, permits rather less contingency reserves than seems desirable at the present time. He discusses the conditions which were disclosed in the investigation by the Armstrong committee, causing the recommendation of a limitation for contingency reserves. The fact that the large surplus built up by deferred dividend policies will shortly be exhausted, is also pointed out. It is suggested that troublesome financial conditions, such as the country experienced in 1907 and 1914, demand a slightly larger factor of safety in the contingency reserves of life insurance companies. Superintendent Phillips feels that, for the reasons stated, it is desirable to amend section 87 of the insurance law so as to permit additional accumulations in the contingency reserves, in order that companies whose policy reserves are more than seventeen and a half millions, but less than twenty million dollars, should have the same margin as at present allowed, while companies whose reserves are over forty-five million dollars should have a margin of seven and one-half per centum. Between these two points, the contingency reserve should diminish by one-fourth of one per-

cent, in accordance with the amounts of policy reserves set forth in the present law.

With reference to the limitation of expenses of life insurance companies as provided by section 97 of the insurance law, it is pointed out that the last report of the superintendent of insurance called attention to the mutualization of the Metropolitan Life Insurance Company and of the Prudential Insurance Company, and that such companies then became for the first time subject to the limitation of total insurance expenses as applied to companies transacting business on the mutual plan. Reference is made to the legislation advocated by the insurance department last year in connection with this subject, and to the fact that the law as actually enacted afforded only temporary relief to the companies in question. In order that such companies shall not be compelled by the requirement to observe these provisions, to increase their rates beyond those which they deem necessary, Superintendent Phillips advocates a further amendment to section 97 of the insurance law, and states that an allowance equivalent to six per centum of the net premiums of the companies affected, in addition to the present statutory allowances, viz., the premium loadings on assumed mortality gains, will permanently correct the existing situation. A bill embodying such recommendation has already been introduced in both houses of the legislature, bearing the approval of the insurance department.

The Southeastern Congress of Life Underwriters met in Washington recently. The Weekly Underwriter (New York) of March 4 contains an excellent account of the meeting. Mr. Russell of the Pacific Mutual is quoted as saying that the hardest thing is to get the old agent to stick to the daily report but that the new man is easily persuaded. Russell uses a time card giving a schedule of hours for the forenoon and for the afternoon for six days. From this record the averages of calls, prospects, applications, policies delivered and commissions received can easily be figured, and improvements and defects noted.

FIRE INSURANCE

SPRINGFIELD F. & M. INSURANCE CO.

Notable Gains in Assets, Surplus, Reserve and Premiums

In the past year the Springfield F. & M. Insurance Company entered the 6-million class as to premiums and passed the billion mark as to amount at risk. It also re-entered the 5-million class as to surplus to policyholders, and the 11-million class as to assets. There was a substantial underwriting profit, the year's experience being a favorable one.

Assets increased \$725,000; surplus increased \$590,000; the unearned premium reserve is \$130,000 larger; and the premium income advanced from \$5,880,495 to \$6,113,917.

The capital of the Springfield is \$2,500,000, and the net surplus \$2,580,667, making the surplus as regards policyholders \$5,080,667.

In every year since 1906 this well managed company has made a profit on its underwriting account. It bears a first-class reputation as an adjuster and payer of losses.

On this Coast the Springfield maintains a department, with large and handsome offices at 150 Sansome street, San Francisco. Geo. W. Dornin is manager and John C. Dornin is assistant manager. For the Springfield they wrote \$706,928 premiums last year, and for the office the total was \$834,304.

British Columbia is placing \$2,000,000 insurance on its parliament and other buildings.

Connecticut Department And Underwriters Agencies

On February 1 Commissioner Burton Mansfield issued a circular letter, saying:

"This department will not issue certificates to agents to represent Underwriters Agencies. Your application for such agencies will not be accepted unless you apply for the company which writes such policies."

A recent news item gave a wrong meaning to this circular letter.

New President of the Insurance Company of North America

Benjamin Rush, a descendant of the famous Dr. Benjamin Rush, has been elected president of the Insurance Company of North America. He succeeds the late E. L. Ellison. John O. Platt succeeds Mr. Rush as vice president. Mr. Platt is a nephew of the former president, Charles Platt, and for some years has been the managing underwriter of this great Philadelphia company.

Alaska Has a 56 Percent Loss Ratio

Figures (\$115,791 premiums) thus far reported to Coast Review Fire Chart give an average loss ratio of 56.3 percent.

Utah Has A Loss Ratio of 44 Percent

Some \$352,000 Utah premiums reported to the Coast Review Fire Chart 1916 had an average loss ratio of 44 percent. Some of the companies, however, had a Utah loss ratio of about 100 percent.

Utah. — The New Brunswick has taken over the Republic Underwriters business. The Austin and Commonwealth of Texas, and also the German, retire from Utah.

I notice that "Society Notes" in Bay Cities' Sunday Sheets are largely references to the families of the chief advertisers.

LARGEST FIRE INSURANCE COMPANY—CHARTERED BY THE STATE OF MASSACHUSETTS

1849—

Incorporated 1849 — Charter Perpetual

—1916

SPRINGFIELD

Fire and Marine Insurance Company

of Springfield, Massachusetts

Cash Capital, - - \$2,500,000.00

A. W. DAMON, President

ANNUAL STATEMENT, JANUARY 1, 1916

Assets

Cash on hand, in banks and Cash Items	\$1,479,571 45
Cash in hands of Agents and in course of collection	1,345,541 40
Accrued Interest	85,292 01
Real Estate Unincumbered	300,000 00
Loans on Mortgages (first lien)	2,112,770 00
Bank Stocks	1,698,826 00
Railroad Stocks	2,332,360 00
Miscellaneous Stocks	1,359,440 00
Railroad Bonds	342,386 00
State, County and Municipal Bonds	566,710 00
Miscellaneous Bonds	131,210 00

Total Assets \$11,754,106 86

Unadmitted Assets—Excess Canadian Deposit 58,733 26

Admitted Assets \$11,695,373 60

Liabilities

Capital Stock	\$2,500,000 00
Reserve for Re-insurance	5,673,329 62
Reserve for all Unpaid Losses	577,261 47
Reserve for all other Liabilities	364,115 88

Total Liabilities \$ 9,114,906 97

SURPLUS TO POLICYHOLDERS, \$ 5,080,666 63

LOSSES PAID SINCE ORGANIZATION, \$65,274,115 26

PACIFIC COAST DEPARTMENT

150 Sansome Street,

San Francisco, Cal.

GEO. W. DORNIN, Manager

JOHN C. DORNIN, Asst. Manager

SUPERINTENDENTS OF AGENCIES

GEO. C. CODDING

FRANK H. YOUNG

J. E. CRANDALL

L. B. ROGERS

J. F. R. WEBBER

C. H. ANDERSON

H. K. NOURSE

Agencies in All Prominent Localities Throughout the United States and Canada

GENERAL

—Newark Fire

This company, represented by Geo. W. Dornin in this field, has \$2,153,778 assets, \$432,012 net surplus, \$500,000 capital, and a premium income of \$1,192,912. Assets and premiums gain every year. For ten years past, with one exception, the Newark has yearly shown an excess of premiums over losses and expenses. This company is in its 106th year.

—Fire Items

The Netherlands has over \$1,000,000 assets in the United States, of which over half is surplus. It is making an underwriting profit.

The Dixie Fire for last year reports \$14,055 premiums, \$206,650 losses paid, and over \$239,000 expenses and losses incurred. The Dixie was organized by lumbermen to cheapen their insurance.

—Oregon 1915 Business

Was very unsatisfactory. Stock company premiums were about \$3,500,000, with \$2,791,000 losses and \$1,420,000 expenses and special taxes, leaving a deficit of at least \$700,000. In the city of Portland the insurers paid out \$1.32 for every dollar of premiums received. Oregon has been a losing field for three years.

The Equitable Accident of Boston has an expense ratio ranging from 62 to 86 percent of the premiums.

Wobbling Wubbel (Woeble), late cashier of the former Caledonian office, came here from Denver and was associated with Fred Butler. After Wubbel's confession of embezzlement and his arrest it was found that his desk drawer was filled with old lottery tickets. He was as foolish as that; he played the lottery game. He never needed a vacation. Apparently, his peculations began on his arrival, some 13 years ago. Experts say his thefts showed great cunning and a first rate memory. He "kited" and "doubled," and had checks signed and then destroyed them; presented a bill and a

check for signature, and then later presented the same approved bill and a new check for signature by another office man authorized to sign in the absence of the manager; but meantime he made his bank balances seem o. k. The total of his embezzlements kept increasing year after year, until it reached, it is said on the street, all the way from \$3,800 to \$38,000; and you can take your choice, for you know as much about it as I do. The moral is, pay your cashier well and make him take a long vacation every year.

In a New York case the court ruled last week that the burden of preserving damaged goods is on the insured. In this case the insured said he had thrown away nearly all the damaged goods. The court ruled that the insured must keep the damaged goods intact until the adjuster arrives.

A. W. Follansbee, Jr., marine secretary of the Fireman's Fund, mourns the death of his father.

Are fire underwriters on this Coast prepared to go before a legislative insurance investigating committee and intelligently and convincingly answer the questions:

How do you prepare insurance rates?

How long have the oldest of these rates been in force?

Do you try to ascertain if rates on any classification are too high?

Do you lower rates voluntarily at any time unless vigorous competition suggests the urgent need of it?

Do you ever lower rates when and where there is no competition and there has been no actual nor promised improvement in the fire protection of the risk or the place?

Do your organizations keep a record of men who have suspicious fires or have made dishonest and extortionate claims?

Do you keep a record of men who have had more than one fire?

Do you raise rates because of long bad fire record and lower rates because of long good fire record?

Law Union & Rock Ins. Co. of London

The United States branch of this old English company made gains in assets, surplus, reserve and premiums last year. It now has \$1,347,319 invested in this country. The surplus is 877,883. Losses were 54 percent of the premiums. H. H. Smith is manager for the Coast department.

West Coast-San Francisco Life Has \$32,108,416 in Force

The annual statement of this San Francisco life insurance company is an exhibition of substantial resources with surplus funds equal to more than 13 percent of the gross assets. This proportion of surplus funds is large.

The admitted assets are \$2,513,074; the capital paid in is \$250,000; the surplus to policyholders is \$332,234. Assigned and unassigned net surplus is \$82,234 in excess of capital. In addition, the company has other assets amounting to \$83,586, consisting of notes, stocks, agents' balances, etc., for which no credit is taken in this statement. The company has, also, a well developed industrial plant.

In the past year the premium income was \$1,216,609, and the total income, \$1,336,596. The disbursements, including \$222,972 written off for depreciation, etc., and disbursements on behalf of constituent companies, left a favorable balance of \$126,066. Industrial premiums were \$352,871, or \$109,806 more than all charges for operation and supervision. Industrial policyholders were paid \$79,725. In the ordinary department, policyholders were paid \$268,353. Policyholders are now being paid over \$11,400 every banking day.

The ordinary department has \$23,578,462 ordinary and \$8,529,954 industrial insurance in force, a total of \$32,108,416.

Hint. — Your position may not be as secure as you imagine. Change is the law, even with men without a flaw.

Vice President Julian Sonntag of the West Coast-San Francisco Life, who has been quite ill, is now much better.

New York Underwriters Agency Appointment

Vice President Palache has appointed Fred Branch manager and H. R. Mann Jr. assistant manager of the Pacific department of the New York Underwriters Agency.

Both gentlemen are members of the incorporate firm of H. R. Mann & Co., representing the Home Fire of Utah and other companies.

Manager Branch began his insurance career when a lad, in the office of Manager Watt. For twenty years he has been special agent and latterly an assistant manager for the New York Underwriters Agency.

Assistant Manager Mann has been with the New York Underwriters Agency for fifteen years, as office employee and for some time past an assistant manager under his late father, Harry R. Mann.

Distribution of The Dollar Fire Premium

The Continental last year paid out of the 100 cents premium 3.8 cents for taxes, licenses and fees; commissions and brokerage, 20.5 cents; in loss claims, 49.2; office expenses, 5.6; other expenses 6.1; and made an underwriting profit of 9.5 in a very favorable year, after adding 3.2 to the unearned premium reserve. The amount paid for field supervision was 3.01 cents, and for underwriting boards, etc., 1.5. Of the 100 cents premium, 78 cents were paid in the states from which premiums were collected. These disbursements of the 100 cents premium are substantially those of the Fidelity-Phenix Fire of New York, except that the underwriting profit of the latter company was 6.8 cents. We compile these figures from useful diagrams sent out by these enterprising companies.

There is said to be much confusion in the office of the state insurance commissioner, owing to a lack of competent help. The insurance companies pay several hundred thousand dollars insurance taxes, and there can be no excuse for tedious delays and inefficiency in the routine work of the insurance department at San Francisco.

ITEMS**—Union Mutual Life Mortality Experience**

In 1915 included one policy which had been in force sixty-one and one-half years, and the owner was eighty-eight years of age. Another policyholder who was ninety-two years of age when he died had been insured the much shorter period of forty and one-half years. The quickest death was under a policy that had been in force but seventeen days, with spinal meningitis the cause. Eleven deaths occurred under policies that had been in force less than one year, with \$13,000 insurance, upon policyholders varying in age from 25 to 49, with appendicitis and pneumonia predominating as the causes. The average age at death under all claims paid during the year was 55½ years.

—California Locals

Of the near-coast small city of San Luis Obispo, have solemnly agreed "with each other" and "in good faith" to never again represent any fire company already represented in their city. To make sure, they defined "company" as one not being an "offshoot" or "satellite" nor an "underwriters." They will resign any one and several such, and will resign the agency of any company employing "farm specials" in their county, or any company writing "overhead" or appointing an agent in any town of less than 200 inhabitants.

—Personal

Harry Roff, senior general agent of the Home of New York, is proud of his long connection with that great company. It will be forty-six years on May 7 since he started his life work with the Home. Just how old Harry is doesn't matter, but he is considerably younger than the age given by one of our untrustworthy alleged insurance journals. Mr. Roff, by the way, has just returned from a near-by vegetarian girth-reducing retreat and has ordered a smaller suit of clothes. Up there you grow hilarious on butter milk and grape juice, feast on nut pie, and for dessert, finish the meal by eating bran crackers. When you come home you bring an appetite.

—Miscellaneous

The Pacific Coast Casualty Co. lived about a quarter-century but was saddled for a time with a speculative management which spent the company's time and funds in fighting the Pacific Surety Co. The Eastern business almost swamped the company, and the principal owners sold out to new people who promptly fired the old management. The new owners cleaned house and began to make money, but the California liability reserve law created a high technical liability based largely on the company's bad record in the East under the previous management. To comply with this law would have required additional capital, and the new owners therefore, whether wisely we do not know, decided to reinsure the company and liquidate.

The Queen insures automobiles against loss of use.

—Personal

Wm. Sexton is in Honolulu.

President Pratt of the Pennsylvania Fire is making his first official visit to the Pacific Coast.

Vice President Palache of the Hartford Fire and New York Underwriters visited San Francisco and made expected appointments which pleased the Street. The Pacific department of the New York Underwriters has a fine business, in volume and quality, and no two men on this Coast are better qualified to continue in charge than Manager Branch and Assistant Manager Mann, Jr.

—Field Men

M. English has returned from a road trip for the Phoenix Assurance.

W. S. Dennis has resigned as special agent of the Hartford Fire and will engage in San Francisco brokerage.

Los Angeles.—J. P. Yates of the London & Lancashire Fire has been reappointed fire commissioner by Mayor Sebastian.

The Field Men's Club of Southern California is new, hopeful and harmless. A. C. McConnell of the Pennsylvania Fire is the first handsome president. Nobody is allowed to talk shop aloud.

MISCELLANEOUS

The Panama-Pacific International Exposition had the greatest congress program ever assembled in the history of the world," says President Chas. C. Moore.

"It has been highly gratifying to the directors of the Exposition to realize that, notwithstanding San Francisco's handicap of distance from the great centers of population with the extra time and expense necessary to reach the city from eastern points, there were more than twice as many congresses and conventions in the Exposition series of 1915 as met at the Louisiana Purchase Exposition at St. Louis in 1904 and nearly five times as many as at the World's Columbian Exposition at Chicago in 1893.

"The 928 conventions in the Exposition series were largely responsible for the enormous attendance and for the very satisfactory financial showing that has been made. Aside, however, from the great convention attendance, we are very sure that the many congress programs will make a permanent contribution to the world's knowledge on all problems of the day. In no one thing was the Exposition more international than in its congresses. Notwithstanding the war, sixty-one international gatherings were held, while foreign delegates attended a much greater number of meetings.

"No Exposition ever held made such preparations to care for congresses and conventions as did the Panama-Pacific International Exposition. At one time it was freely predicted that the Exposition Memorial Auditorium would be entirely too large. As a matter of fact, it was crowded to its full capacity for weeks. It is an especially happy thing that the auditorium is left to San Fran-

cisco as a permanent memorial not only of the Exposition but of the 1915 congress program."

**Report of
Another Fire Denied**

Lewis & McLuckie, Vancouver, British Columbia, write us as follows:

"There is no truth whatever in the report of another big fire in the Forest Mills plant in British Columbia."

**Liability and
Indemnity Defined**

Employers' insurance policies are of two sorts, the "liability" contract, which obligates the insurer to pay the loss without first requiring that the assured do so, and the "indemnity" contract, which obligates the insurer to reimburse only after the employer has paid the debt to his injured employee. — *Davies v Maryland Casualty Co.*, 154 P. 1116, March 13, 1916.

In England they tell of a Scottist advocate who, in a pleading, had several times pronounced the word "enough" as if it were "enow."

"Mr. McIntosh," the judge remarked at length, 'you should sound the 'ough' as 'uff' — 'enuff,' not 'enow.'"

"Verra weel, ma lord," continued the self-possessed pleader, "of this we have said enuff; and I come, ma lord, to the subdivision of the land in dispute. It was apportioned, ma lord, into what, in some parts, including England, would be called pluffland — a pluffland being as much land as a pluffman could pluff in one day, and pluffmen—"

But his lordship could not withstand the ready repartee, and burst into a laugh, saying:

"Pray proceed, Mr. McIntosh, we know 'enow' of the Scottish language to understand your argument."

PACIFIC FIRE RECORD

Monroe, Carrie, 1851 Powell st., San Francisco. Important.

Flat at 1008 McAllister st., San Francisco. Important.

Send inquiries to Coast Review. Nominal charge for information.

CHIPS

—Fire Chief Kenney of Berkeley

Either by accident or suffocation Fire Chief Kenney of Berkeley, Cal., a city of some 50,000 population, lost his life last week, while attending a threatening fire in oil works. Several firemen were at the same time and place overcome by smoke. Chief Kenney was conceded to be one of the few first class men in charge of fire departments on this Coast. His funeral was an imposing affair, with representative firemen from other California cities present. Services were held in St. Joseph's church, where mass was said in the presence of a throng of people who crowded the building to overflowing. Among the mourners were Chief Murphy from San Francisco with a staff of captains, including Assist. Chief Cook, Chief Haley from San Jose, Chief Murphy from Stockton, a detachment from San Francisco, and other firemen from neighboring cities. The services were impressive, and as the funeral cortege, with casket on a piece of fire apparatus and covered with flowers, passed up the street, traffic was suspended. The procession, headed by the San Francisco delegation, with colors draped, and to music suited to the occasion, stretched out over many of the long blocks of Berkeley. No better nor braver fire fighter ever died a more pathetic death in the discharge of his duty than Jim Kenney.

—Minor May Recover Premiums

The California appellate court has just ruled that a minor who enters into a contract of life insurance, and after attaining majority disaffirms the contract, may collect back premiums paid by him to the company, even though the company be incorporated in a state where such disaffirmance is not permitted. Frank W. Flittner against the Equitable Life Assurance Society of the United States. Flittner, when 16 years old, took out a \$10,000 policy.

—Fires

Barber shop at 1706 O'Farrell st., San Francisco. Important.

Fire in the Chinese building on the Zone

—Water Tank Burns

Merrill, Or., March 27. — Fire early today destroyed a department store and other buildings here to the value of \$9,000. Difficulty in fighting the fire followed the burning of a city water tank during the progress of the blaze.

—Liability Garnishment

Where the judgment defendants were insured against liability for plaintiff's injuries, the insurer, which assumed the defense, was subject to proceedings in garnishment based on the judgment.—Mahr v. Forrestal, 156 N. W. 668, March 24, 1916.

—Personal

President Henry Evans of the Continental, Fidelity-Phenix and American Eagle is visiting the Hawaiian Islands.

General Agent B. J. Smith is out of town.

General Agent W. Irving is in Los Angeles.

Assistant General Agent Knowles has returned from a trip to the Northwest.

The Pacific States Fire, last year, collected \$19,865 premiums in Washington, with \$24,253 losses paid and \$21,097 losses incurred. And for the privilege of losing money in the state it paid a premium tax of \$447. Other companies had a similar experience.

4 Special Agents Wanted

**PACIFIC NORTHWEST : CALIFORNIA :
COLORADO :**

Experienced Special Agents, men who can deliver the goods, are wanted by an Office (with large assets) in San Francisco. One for **Oregon**, one for **Washington**, one for **Southern California**, and one for **Colorado**.

These places are for Men who can Show Results.

Give particulars of experience and field.

Address in confidence—

SAN FRANCISCO OFFICE

Care Coast Review

122 Halleck St.,

San Francisco

GENERAL

Often I read of a "target for shafts," with suitable adjectives adjacent. But nobody shoots shafts nowadays. Bombs, cartridges, shrapnel and shells are the favorite missiles guaranteed not to miss all.

From out Washington comes news that before every senate door is a fine screen, to keep, I ween, not senators in but squirrels out. No doubt.

The Hartford Fire was chartered 106 years ago.

Business is quiet. Quiet so.

Washington hotels are going into bankruptcy.

At the present rate of increase, about April 1 the Etna will be well up in the 25-millionaire class as to assets and the 8-millionaire class as to net surplus.

Dementia Americana is insurance legislation.

There are more deaths from pneumonia than from consumption.

The California's Coast figures are: \$451,875 premiums and \$226,578 losses incurred, or 50 percent.

Editor Coast Review: Please don't omit your 20-years ago items. I enjoy them immensely, having begun my headlong insurance career about a fifth of a century ago.

Y. M.

The truly civilized man fertilizes the soil of his mind by reading the best books, new and old.

—To Local Agents

Send us \$1.50 for a copy of Sexton's "Fire Insurance." It will make an insurance man of you.

POLICIES THAT SELL

ARE THE NEW POLICIES ISSUED BY THE PACIFIC MUTUAL LIFE INSURANCE COMPANY



Founded 1868

Assets,
\$35,656,611 00

Capital and
Surplus,
\$4,504,807 00

BECAUSE THEY PAY DOUBLE IN CASE OF DEATH AND CERTAIN LOSSES DUE TO ACCIDENT. EVERY INSURER WHO HEARS ABOUT THESE POLICIES WANTS ONE.

See for an Agency Contract in California—

KILGARIF & BEAVER, Inc.

Managers for
NORTHERN CALIFORNIA
Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Manager for
SOUTHERN CALIFORNIA
Pacific Mutual Bldg., Los Angeles

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1915) . \$10,187,030

NET SURPLUS, " . . . 4,021,442

E. F. BEDDALL
President

N. S. BARTOW
Secretary

GEO. W. BURCHELL
Vice-President

Gross Assets ^{JAN. 1} 1915 \$112,379,527

Exclusively Fire Assets 49,393,130

Net Surplus - - 19,820,321

Losses Paid - - 274,533,870

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager

J. J. ATKINSON, Sub-Manager
LIVERPOOL, ENGLAND



DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta, San Francisco, Montreal.  Agencies in all principal Cities and Towns

ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING, SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston, J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred, J. H. Banks, F. J. Perry, J. T. O'Brien, R. S. Folger, Matt B. Evans, C. A. Luhrs (automobile).

FOR YOU! *Local and Special Agents, Adjusters and Managers*

“FIRE INSURANCE”

By WILLIAM SEXTON

The

Veteran Fire Underwriter

and General Adjuster

Best Book Ever Written for Adjusters and Special Agents
and Ambitious Local Agents

A Practical Subject Handled Entertainingly,
Efficiently and Thoroughly

This Book Is Original, Forceful, Correct, Instructive, and
of Great Practical Service to All Fire Insurance Men.
There Is None Other Like It

A Veritable Vade Mecum

PRICES:

<i>Bound in Flexible Leather</i>	- - - - -	\$2.00
<i>Bound in Flexible Pegmoid</i>	. . . . .	1.75
<i>Bound in Flexible Cloth</i>	- - - - -	1.50

Remit-by Postal Money Order, or Draft on San Francisco or New York, or add 5 cts for Collection of Check on Local Bank.

Address

THE COAST REVIEW

122 HALLECK STREET

SAN FRANCISCO

“The Largest Fire Insurance Company in America.”

ELBRIDGE G. SNOW, President

Organized 1853



Head Office, No. 56 Cedar Street, New York

RECORD OF "THE HOME OF NEW YORK"

For fifteen years THE HOME INSURANCE COMPANY OF NEW YORK has been first in Cash Assets and for ten years first in Surplus to Policyholders, and throughout the sixty-two years of its existence THE HOME has maintained its record for fair dealing in the settlement of claims and for Service.

CONFLAGRATION PROOF

1792—FIRE INSURANCE

AUTOMOBILE INSURANCE—1916

Insurance Co. of North America

OF PHILADELPHIA

ASSETS, \$20,838,450.21

Alliance Insurance Company

OF PHILADELPHIA

ASSETS, \$ 2,678,464.21

PACIFIC COAST DEPARTMENT :

JAMES C. JOHNSTON, General Agent

J. K. HAMILTON, Asst. General Agent

Alaska Building, 324 Sansome St.

SAN FRANCISCO

SPECIAL AGENTS

A. C. WRIGHT, San Francisco

F. J. MAYER, San Francisco

W. F. KUHL, Los Angeles

WALTER E. BLISS, Portland, Ore

M. H. REEVES, Spokane, Wash.

G. L. CAMP, Billings, Montana

MARINE

The Chamber of Commerce of the United States urges a seamen's act revision, by a nation wide referendum. The votes for immediate suspension of secs. 4, 13 and 14 were 874 in favor and only 9 against.

The fire-marine (or fire companies' marine business) loss ratio in this country last year was 40 percent.

The latest British blacklist of neutral shipping, as "unneutral" or owned by Teutonic capital, numbers 125 ships and includes 13 which fly the American flag, nearly all belonging to a company with Richard G. Wagner as president. One is the str. Maverick owned by J. F. Craig, San Francisco. Sweden heads the list of proscribed neutrals. The total tonnage is 88,634.

The Phoenix of Hartford has begun writing marine business.

Of the "American" sailors approved by La Follette's seamen-law, 75 percent are aliens and 17 percent native born.

FIRE

Huntington Park, Southern Cal., March 15.—Seven hydrants are being placed in the business parts.

The Phoenix of Hartford has begun work on its new fireproof \$300,000 home office building.

Roslen, Wash., Feb. 22.—N. W. Imp. Co. dept. store burned, with \$80,000 loss.

Portland, Feb. 28.—Rooming-house at Fourth and Stark streets damaged by fire. Loss \$3,000.

**Water Tower
Prevented a Serious Fire**

Nevada City, Cal., March 17.—This town was probably saved from a bad fire in the business section early this morning by the use of one of its water towers. These towers, which are more than 100 feet in height, are equipped with monitors, which command the entire business section. The fire started in a group of wooden buildings but it was squelched by the monitor in a few minutes.

There are many Mexicans in southern California.

**Wharf Collapses
And \$50,000 Ore Falls Into Sea**

San Luis Obispo, Cal., March 10. — Sixty feet of the oil wharf owned by the Pacific Coast Company at Port San Luis collapsed today and dropt into the ocean 450 tons of antimony ore valued at \$60,000, which had been landed from the steamer La Habra, which arrived yesterday from Chile. Divers have been engaged to recover the ore.

Oxford, Idaho, is to have a flour milling plant, with a capacity of 25 barrels daily.

**West Coast - San Francisco
Life Insurance Company**

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY—TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS**. Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

MORE AGENTS WANTED

HOME OFFICE--- West Coast - San Francisco Life Building, San Francisco, Northwest corner Pine and Leidesdorff Streets

ORGANIZED 1797

The Norwich Union Fire Insurance Society, Ltd.

Of Norwich, Eng.

<i>Assets, Over</i>	. . . . .	\$13,000,000.00
<i>Losses Paid, Over</i>	. . . . .	\$100,000,000.00

Pacific Department :

J. L. FULLER, Manager
FRANK L. HUNTER, Asst. Manager

332 Pine Street
SAN FRANCISCO

**Bay Surface
Ablaze Amid Boats**

Sausalito, Cal., March 16. — San Francisco bay was ablaze this morning and it required the combined efforts of the fire department and volunteers from various boats at anchor to extinguish the flames. Pumping out

bilge water containing a mixture of one part water and two parts gasoline caused the trouble. A punk cigarette was thrown to the oily surface. The gasoline on the water about the Buffalo hotel and a launchhouse burst into flame and threatened to destroy half a dozen pleasure craft nearby.

The Pioneer German Fire Insurance Company in America



**Hamburg-Bremen
Fire Insurance Company**

HAMBURG, GERMANY

STATEMENT OF U. S. BRANCH FOR YEAR ENDING DECEMBER 31, 1915

ASSETS

State, Municipal and Railroad Bonds	\$1,562,151 87
Cash in Banks	34,589 37
Premiums in course of collection	246,602 34
	<u>\$1,843,343 58</u>

LIABILITIES

Reserve for Reinsurance	\$1,094,905 98
Reserve for Unpaid Losses	109,114 00
Reserve for Taxes and other Liabilities	38,750 00
Surplus	600,573 60
	<u>\$1,843,343 58</u>

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President **JOHN M. TAYLOR**, Hartford, Conn.

Insurance in force, 100,411 Policies for - \$237,784,931.79

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1915	\$302,236,187.70
Total returned to Policyholders, as above noted, in same period	311,968,360.63
Excess of amount returned	9,732,172.93

PACIFIC COAST DEPARTMENT

Williamsburgh City Fire Insurance Co.
Organized 1853

Merchants Fire Assurance Corporation
Organized 1910

New Jersey Fire Insurance Company
Organized 1910

New Brunswick Fire Insurance Co.
Organized 1826

North River Insurance Company
Organized 1822

United States Fire Insurance Co.
Organized 1824

WM. W. ALVERSON, Manager

374 Pine Street, : : : San Francisco, Cal. Telephone Sutter 485

AUTOMOBILE and TRANSPORTATION DEPARTMENT — H. W. BAILEY, Supt.

SPECIAL AGENTS

T. B. Clarke, R. L. Ellis, San Francisco; T. J. Keleher, Los Angeles; A. M. Lovelace, Portland; W. T. Booth, Spokane

AMPLE FACILITIES for Handling Large Lines.



NORTHERN LIFE
INSURANCE CO.



**The Company with the
ever-easy-to-sell Combination policy**

- That Pays good, fair Commissions
- That gives prompt and satisfactory service alike, both to Agents and Policyholders
- In short: A good, all-round, Successful organization; full of Energy and Aggressiveness.—The one You want to connect yourself with.—

Write for full information today—
HOME OFFICE — SEATTLE



**LIFE
HEALTH
ACCIDENT**

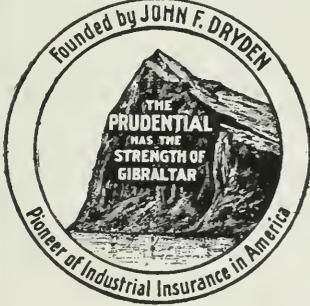
3^{IN}1

COMPLETE
OMBINATION
ONTRACT




District Agency Open in one of the Most Prosperous Sections of the United States Will consider applications from first-class Men Only.

BANKERS LIFE COMPANY DES MOINES, IOWA



THE PRUDENTIAL

made its greatest record during 1915—in the first year of Mutualization—

Over 581 Million Dollars Paid-for Life Insurance Issued and Revived.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

FORREST F. DRYDEN, President. Home Office, NEWARK, N. J.

Incorporated Under the Laws of the State of New Jersey

CASUALTY

Last week some thousands of gasoline leaked away from a tank car and flowed into a sewer. Results, fire, explosion, and blocks of streets looking like a war trench after a bombardment.

FIRE

Dilkee, Sask., Feb. 26.—Big meat market, with \$21,000 loss.

London. — Phoenix House, King William street, E. C., is the new office of the Phoenix Assurance Co.

FIRE

NIAGARA FIRE Insurance Company

Assets, - \$7,502,873.00 Surplus to Policyholders, - \$3,387,433.00

DETROIT FIRE & MARINE Insurance Company

Assets, - \$2,274,403.00 Surplus to Policyholders, - \$1,533,737.00

NIAGARA - DETROIT UNDERWRITERS

Assets, - \$11,301,668.00 Surplus to Policyholders, - \$5,667,165.00

EDWIN PARRISH, Manager

Pacific Coast Department 334 Pine St., - San Francisco

AUTOMOBILE

Live OPPORTUNITIES are OPEN
for AGENTS who CAN DELIVER

Men capable not only of writing applications
but of collecting the premiums, are always
welcome to our forces and can be advan-
tageously placed.

**UNION MUTUAL LIFE
Insurance Company**

PORTLAND, MAINE.

ARTHUR L. BATES, President

Address ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.

GEO. ELLIOTT HUNT, Manager
Shreve Bldg., San Francisco

T. H. McAllis, Manager, Sherlock Bldg.,
Portland, Ore.

P. B. Duren, Manager, Boston Block, Seattle,
Wash.

J. E. Evans, Manager, Vancouver, B. C.

GERMANIA

FIRE INSURANCE COMPANY,

NEW YORK.

ORGANIZED 1859.

Statement, January 1, 1916.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	8,029,651 84
Liabilities - - - - -	3,920,295 68
Net Surplus, - - -	3,109,356 16
Surplus for Policyholders	4,109,356 16

HEAD OFFICE

Cor. William and Cedar Sts.

it. So far he has always managed to
get home first.—Judge.

Duchesne, Utah., is to have a new
(D. Opalanop) business building.

Overton, Utah, is to have a new
flour-mill.

**The Modern
Woman Uptodate**

Oldfoge — Doesn't Swiftpace's wife
object to his staying out till 2 or 3
every night?

Newfangle—She would if she knew

GENERAL

COMPENSATION

The U. S. Compensation Exchange is being organized in San Francisco, by F. E. Swift. The end will probably be swift.

Kansas hail losses, 220 percent of hail premiums.

FIRE

Randle, Lewis co., Wash., March 21.—Randle hotel burned today.

Views of a N. Y. Daily Showing South Carolina

South Carolina is in process of "being shown" by the insurance companies in the same manner that Missouri was shown.

There is talk of the calling of loans when insurance runs out, and there are queries how the cotton crop is to be insured except in the state warehouse system. There are petitions for the call of a special session of the legislature to repeal the law, and Senator Tillman has called the attention of the department of justice to what he calls a conspiracy against the law for the restoration of competition in the insurance business, which the companies have left to the state system.

Missouri was unable to compel insurance companies to do business on terms which they disliked, and the outlook is similar for South Carolina. There is no peonage for capital, and it has just as good a right to strike against unacceptable conditions of trade as have unionists. Retirement from business is not a combination to do business under a conspiracy for unlawful conditions.

Statutes are enacted helter-skelter by the hundreds or thousands under the idea that they will alter the situation they affect only in the desired ways. Too often there are lamentable surprises in the ways the statutes work and the flarebacks which they produce. Surely it would be better if the states would

profit by the showing which Missouri profited by, and by the one now proceeding in South Carolina.—The New York Times.

The Germania Fire increased its net surplus \$661,600 last year.

Fire.—The California local agents' association is making extraordinary efforts to increase its membership before the annual meeting in May.

New office-buildings will soon be erected on east-side Sansome, north of the German-American office.

Not once in years does a stock company fail and leave any loss claim unpaid in full.

Aberdeen, March 5.—Moclips Beach had another fire, the Seaview hotel. Loss \$10,000.

The Capital Fire reports \$446,065 assets and \$102,963 net surplus; premiums, \$118,067, a gain of \$61,742; losses, \$54,197; reinsurance reserve, \$71,482, a gain of \$32,855.

LIABILITY

The Great Eastern has entered the liability field.

San Francisco.—Elevator in Standard Oil bldg. dropt 5 stories.

The Pacific Mutual Life has reinsured the Union Liability of Chicago, which has been doing an accident and health business for the past two years.

LIFE

The Prudential of London is sixty-seven years old and has 21,796,401 life policies in force, insuring \$1,903,692,365. This company has \$224,144,565 assets.

COAST REVIEW INFORMATION BUREAU

WE shall, with pleasure, supply our readers with information as to companies, etc., such as age, capital, surplus, litigation, resources, record and reputation. Address, for a prompt answer, 'Coast Review Information Bureau.'

GENERAL

**Dredger Makes a
World's Record—35,000 Tons a Day**

Washington, March 4. — With the Cascadas, one of the most powerful dredges ever built, picking up fifteen cubic yards of material at each thrust of its dipper, the Panama Canal engineers are breaking all records for excavation in hard material. On Feb. 18 the dredge excavated and loaded into scows 23,305 cubic yards of earth and rock. This was a world's record, equivalent to 35,000 tons and equal to eight of the heaviest freight trains ever hauled by one locomotive and more than the weight of the greatest dreadnought new building for the United States Navy.

Some 1977 corporations doing business in California have this year forfeited their charters for failure to pay their franchise license tax. In one non-resident case the tax was \$50,000 because its capital is \$100,000,000.

It is believed that sugar prices will keep the present level until the new crop is ready.

The Western Live Stock has just been admitted to Missouri and Tennessee. New business in January-February doubled.

Real Estate. — The New York supreme court rules that realty owners by restrictive contracts can extend their control over realty long after their ownership ceases. In this case business of any kind was, by covenant, prohibited in the restricted area "for all time."

Colds are always caught within four walls.

LIFE

Manhattan Life is increasing its business.

It is announced that the Metropolitan will drop its low cost \$5,000 policy, and that there will be no opposition to granting, by an amendment, the mutualized Metropolitan and Prudential concessions which enable them to continue on the present basis.

The New York companies are given until 1921 to sell their stocks, amounting to \$52,397,000.

The Penn Mutual has a new disability clause.

FIRE

Washington, D. C. — Charges have been preferred against officers of the First National, in relation to the company's building and the transfer of the equity to a realty corporation owned by them. These charges are probably a part of the old fight for control, in which Wynne won some months ago.

Smithfield, Utah, Mar. 15. — The home of Jonathan Smith of King, was destroyed last Wednesday by fire. It is believed that the fire was caused by a defective flue. The home was partly insured.

Taylorsville, Utah, Mar. 20. — Fire damaged house of Hyrum Bennion, Sr. Damage \$400. Fire dept. did good work, using the new water system for the first time.

San Francisco, March. — On Howard, west of Fourth, Thomas Barney's 2-story corrugated iron bldg destroyed. Five other places burned, with loss of \$9,000.



ATLAS

Assurance Company

(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . . \$25,000,000.00

ASSETS IN UNITED STATES. \$2,962,091.00

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

WILLIAM SEXTON'S "FIRE INSURANCE"

Published by The Coast Review 122 Halleck Street San Francisco

- Flexible Binding—Leather, . . . \$2.00
- Pegmoid, . . . 1.75
- Cloth, 1.50

THE BEST BOOK OF THE KIND

LIFE

The Sun Life has reinsured the Win-
nipeg Prudential.

The Idaho State has promoted Edward

S. Chadwick, mgr., to the vice presi-
dency.

The Germania Life is writing more
than usual.

**ARE YOU PLEASED?
IF NOT, SEE**

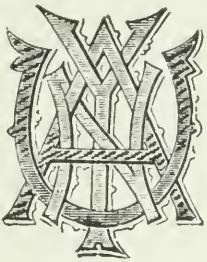
US

**POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
OCCIDENTAL LIFE INSURANCE CO.
OF CALIFORNIA**

"THE DURABLE"

THIRD FLOOR GROSSE BLDG.

LOS ANGELES, CAL.



NEW YORK UNDERWRITERS AGENCY

Cash Assets January 1, 1916,	- - - -	\$28,277,827.42
Net Surplus January 1, 1916,	- - - -	8,050,972.90
Surplus to Policyholders January 1, 1916,	- - - -	10,050,972.90
Losses Paid, Over	- - - -	175,642,594.00

F. M. BRANCH, Manager

H. R. MANN Jr., Assistant Manager

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—H. B. Hagen, 520 Realty Bldg., Spokane, Wash.—V. H. Quitzow, 339-41 Sansome St, San Francisco—A. C. Anderson, 239 Van Nuys Bldg., Los Angeles, Cal.

W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

**BRITISH AMERICA ASSURANCE CO.
OF TORONTO (INCORPORATED 1833)
(FIRE)**

United States Assets	\$1,939,786.00
Liabilities in United States	1,163,164.00
Surplus	\$776,622.00

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

LIFE

The Home Life earns over 5 percent on its investments — all safe and conservative.

The cornerstone of the whole system of life insurance is the integrity of the

investments of the companies, and every policyholder is therefore personally and vitally interested, through these investments, in the stability of the financial, railroad and industrial enterprises of the nation. — President Ide of Home Life.

FIRE

Henry D. Lewis, chief accountant, has been appointed assistant manager of the Western department of the Northern.

The Western Assurance has begun the St. Lawrence Underwriters Agency.

The British America has begun the British Empire Underwriters Agency.

James H. Caswell, general adjuster for the Germania Fire, is dead, of la grippe pneumonia

The Central States Fire of Wichita is new, innocent, and optimistic.

The Phoenix Assurance has appointed G. E. Charlton of Iowa the company's state agent at Denver.

LIFE

The Life and Annuity Association of Kansas has been reinsured in another (Chicago) assessment society.

The insolvent Royal Life of Chicago has \$2,605,000 ordinary and \$3,231,000 industrial business in force.

It is predicted that the Union Central Life will mutualize. But that prediction has been made of the Equitable Life too, whose chief owner paid \$4,000,000 for \$51,000 capital stock.

The month of March opened auspiciously for the Bankers Life Company of Des Moines, when a new record for cash received was established on the first day of the month. The total of cash received by the Des Moines company on that date was \$636,000.

FireAutomobileMarine

COMMERCIAL UNION

ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital	\$ 14,750,000
Paid-Up Capital	1,475,000
Total Cash Assets, Gold	59,256,504
Total Liabilities, including re-insurance reserve	49,292,061
Cash Surplus to Policyholders	9,964,423
Total Amount of Claims Paid	186,673,461

Assets in United States Held by Trustees, \$7,441,934

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St.

San Francisco

E. T. NIEBLING, Manager

R. C. MEDCRAFT, Assistant Manager

American Central INSURANCE COMPANY of St. Louis Established 1853
 Assets. \$4,076,388 Surplus to Policyholders, \$2,037,306 Losses Paid. \$31,008,877

St. Paul F. & M. INSURANCE COMPANY of St. Paul, Minn. Established 1865
 Assets. \$11,320,710 Surplus to Policyholders. \$4,899,457 Losses Paid, \$52,559,624

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

Mercantile F. & M. UNDERWRITERS of St. Louis **Minnesota** UNDERWRITERS of St. Paul

Assets \$4,076,388 Assets \$11,320,710
 Surplus to Policyholders 2,037,306 Surplus to Policyholders 4,894,457

TERRITORY— California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers

Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.

Fire Association

Organized 1817 Of PHILADELPHIA Began on Coast 1873

Losses Paid in San Francisco in 1906, - - - \$1,835,930

Cash Assets, - \$9,372,162.82 Surplus to Policyholders, - \$3,182,049.94

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$30,210,613.03 Surplus to Policyholders, - \$12,182,024.94

Net Losses Paid in San Francisco in 1906, - - - \$5,064,178.03

F. M. AVERY, Manager

Pacific Coast Department 242 - 244 Sansome Street, San Francisco

SPECIAL AGENTS:—C. L. BARSOTTI, T. F. O'GRADY, H. W. HOGAN, *San Francisco*;
 GEO. F. STANFORD, *Los Angeles*; C. R. HAROLD, *Seattle*; FRANK S. GLOVER, *Portland, Or.*

FIRE

The Western Assurance is now assimilating the business of the retired Anglo - American Fire and Montreal Canada Fire. The stockholders of the two liquidating companies will be assessed.

GENERAL

There are half as many Norwegians here as there are in the Fatherland and they own six times as much farming land. It is estimated that the property owned by Norwegians in this country

is equal in value to the total wealth of Norway.

San Bernardino, Cal., has just had a successful orange show.

Arrowhead Hot Springs, Cal., will at once expend \$200,000 on improvements.

Last year 124,000 tons of raisins were produced in California.

"The Colorado Industrial Plan," by John D. Rockefeller, Jr. Compliments of John D. Jr., 26 Broadway, New York. This is a booklet of the agreement between the Colo. Fuel & Iron Co. and its employees. Send for it, if interested.

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

HARTFORD

NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

**BENJ. J. SMITH,
MANAGER**

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.

of Springfield, Mass.

Largest Fire Insurance Company Chartered by
the State of Massachusetts

Incorporated 1849

Total Assets	\$ 11,695,373 60
Total Liabilities	9,114,706 97
Net Surplus	2,580,666 63

SURPLUS TO POLICYHOLDERS, \$5,080,666.63

NEWARK

Fire Ins. Co.

of Newark, N. J.

Oldest Fire Insurance Company Chartered by
the State of New Jersey

Incorporated 1811

Total Assets	\$ 2,153,768 00
Total Liabilities	1,222,152 00
Net Surplus	431,616 00

SURPLUS TO POLICYHOLDERS, \$931,616.00

150 Sansome Street, San Francisco

GEORGE W. DORNIN, *Manager*

JOHN C. DORNIN, *Asst. Manager*

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER GEO. C. CODDING L. B. ROGERS J. E. CRANDALL C. H. ANDERSON
FRANK H. YOUNG H. K. NOURSE

TO HOTEL KEEPER: You are authorized to receive subscriptions for this magazine.

People who believe in preparedness are not gamblers.

The "Home Life"

The fifty-sixth annual statement of the Home Life Insurance Company, of which George E. Ide is President, presents a record of substantial benefits to its policyholders during the year and a solid growth in financial strength.

Assets increased to \$32,029,439.71 after paying to policyholders \$3,447,381, including dividends of

\$602,721

The insurance in force was increased by \$4,766,740, and is now

\$125,660,173

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital,	- - - - -	\$1,000,000.00
Surplus to Policyholders,	- - - - -	1,263,340.00
Assets,	- - - - -	4,195,444.00

DIXWELL DAVENPORT, Manager

Metropolitan Department,
San Francisco National Bank Bldg., 451 California
Street, San Francisco

FIELD REPRESENTATIVES:

E. W. HALL, Northern California,
500 Syndicate Bldg., Oakland, Cal.

Wm. M. STODGHILL, Southern California,
211 W. I. Hollingsworth Bldg., Los Angeles, Cal.

HENRY G. GREEN, Oregon, British Columbia and
Western Washington, 722 White Bldg., Seattle

JAY F. PRICE, Idaho, Montana and Eastern Wash-
ington, 1331 Old Nat'l Bank Bldg. Spokane, Wn.

Cold Weather In the Pacific Northwest

Wenatchee, March 7. —A snow storm rarely seen in March has been raging in the Cascades for two days and the Great Northern trains are again blocked. Seventy-two inches of snow

INSURANCE

SPECIAL AGENTS

and

ADJUSTERS'

Daily Expense

Account Book

For the month of

191

Mr.

Published by

THE COAST REVIEW

San Francisco, Cal.

has fallen at the summit since the storm began, and, coupled with high winds, has baffled all efforts of five rotaries to keep the track open. All traffic over the mountains is suspended indefinitely. It is barely possible that the track may be opened tomorrow. The line was temporarily opened yesterday and four passenger trains from the West plowed through, reaching here between 8:30 and 10 o'clock in the evening running thirty minutes apart.

MARINE

The report of the government marine insurance bureau shows that it collected about \$2,200,000 in premiums, and had to pay out less than \$700,000 in losses. This is a very profitable business, on its face. It suggests that some other marine insurance companies may have made fairly good profits, too. But there is this difference. At the time the government went into the business the private companies were not very willing to do anything. The government took the risk and took the biggest profits, probably. Sometimes capital is altogether too timid. This was very plainly one of those instances.

If private capital had gone into the marine insurance business as fearlessly as the government did it would have

made profits of 200 percent. But, of course, the government really expected to lose more than it actually did. The panic over the German commerce destroyers, and later over the submarines, made the risk seem much bigger than it actually proved to be. But the figures now given out by the bureau of war risk insurance will probably convince more than one marine insurance company that it was over-timid.—
Boston Advertiser.

In New York the American Marine has been organized, with \$200,000 capital and \$100,000 surplus.

GENERAL

California fruit interests are hard hit by the British embargo on dried fruits. This embargo, alleged to keep ships ready to transport troops to France, may last several months.

THE COAST REVIEW'S**Pacific Fire
Insurance Chart****1 9 1 6**

Now Waits Only the Various State's Figures of Companies Slow in Reporting, and the Approval of Proofs of Company and Agency Figures.

**5 YEARS
COMPARATIVE
FIGURES**

OF RESOURCES AND BUSINESS**BUSINESS IN THE PACIFIC WEST****BUSINESS BY STATES OF THE PACIFIC WEST****SUMMARIES of 1915 EXPERIENCE****TWELVE MONTHS' PRINCIPAL COURT RULINGS**

GENERAL

Even Bloody War Changes Its Ways

Change is eternally the law of Nature. Men in business who forget this law, and nations likewise, live in a fool's paradise.

Americans invented submarines and airoplanes, and a Frenchman invented a cigar-shaped balloon. Those inventions have revolutionized warfare.

The battles of one hundred, of sixty years ago, will never be repeated. Trenches, artillery, big guns, the most powerful explosives, trains of automobiles, torpedoes, scientific firing, brains behind the guns, gold and credit, numbers, now decide wars for territory and indemnity.

And yet a little while, and there will be more changes. Nations may fight more brazenly for plunder—with wireless control of airships, subseaships, surface terrors, and land forts on wheels — with wireless explosions of powder magazines in distant places—with fireballs rained from the skies by guns shooting fifty miles or by airships munitioned and provisioned for a six months' voyage, and able to land thousands of soldiers on any unprotected shore.

The greatest inventions are yet to come!

The greatest wars are yet to come—when population brings the world to the borderland of starvation!

Insurance is changing fast. Increasing cost and competition are making new conditions and contracts. The most sweeping changes, the most radical measures, are possible. The unexpected may happen. Always there are two specters—that of state insurance and that of giants writing with no ex-

pectation of an underwriting profit. In either case there would be no agency system.

L. F. D.—Surely you are “a perfect lady” agent. Anyway, we'll answer your odd village request. “Gibson” is, as you suspect, something which is “imbibed.” We imagine that it may be “stimulating” but are not willing to stimulate its sale by saying so. We are told that it is composed half of a non-alcoholic liquid made from herbs and called vermouth, and half from a cheap dry gin of low alcoholic proof, with ice slowly stirred. The result is a mild “poison” about 20 percent alcohol, similar to “patent” medicines. In the West this “drink” has largely supplanted strong drinks, and to that extent has promoted temperance among convivial “spirits”—and indigestion.

TO COAST PAPERS

Please impress on your readers that the fire premium rate is based on the fire loss—and on the special taxes.

When you report a fire or death or accident, give particulars of the insurance. Local insurance agents will gladly aid you.

“The Coast Review” will cheerfully give you any information you may want as to companies and contracts.

“The Coast Review” warns YOU against publishers' “adjustment” collection agencies, whose raw methods make enemies for you and make no collections which you cannot make yourself.

Please hand “The Coast Review” to the second best insurance agency in your town.

Keep a book record of the fires and losses in your town, and urge the authorities to increase fire protection as population increases.

You can copy anything from these pages which may be useful, with or without credit.

TO SAMPLE COPY Receiver:

Write to the Coast Review for Special Offer to new subscribers.

GENERAL

It is said that the Hearst paper in San Francisco lost 9,000 subscribers within a week and altogether 15,000 in a short while. These losses were caused by the publishing of a letter by Willie Hearst.

Our back yard (Mexico) needs cleaning out.

A Sacramento judge rules that if the accused die while out on bail, and therefore does not appear for trial, his bail money, deposited by a friend, is forfeited, though the body is in the hearse at the court door. Gentlemen of the jury, we politicians must stand together. We need the money.

LIFE

One of the recent death losses paid by the Bankers Life Co. of Des Moines was occasioned by the death in Mexico of William S. Windham, a native of Alabama who was slain by bandits.

According to a New York Life actuary, who bases his opinions on his company's experience, 60 percent of short-lived persons are heavy drinkers. As most people are short-lived, it follows that the majority of Americans are drunkards. Or must we conclude that the majority of the New York Life policyholders are "heavy drinkers?" Over-drinking and over-eating are certainly injurious.

THE FIDELITY & CASUALTY CO. OF NEW YORK

92 Liberty Street, New York, N. Y.

ANNUAL STATEMENT, DECEMBER 31, 1915

Assets	\$12,726,400 64
Liabilities	8,576,859 03
Capital	1,000,000 00
Surplus over all liabilities	3,149,541 61
Losses Paid to December 31, 1915	52,159,863 76

This company issues contracts as follows :

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage and Collision), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

Pacific Coast Department: { California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange, San Francisco. Washington and Oregon—SEELEY & CO., 111 S. 10th St., Tacoma; Coleman Bldg, Seattle; Board of Trade Bldg, Portland.

THE LONDON ASSURANCE CORPORATION
OF LONDON

Cash Assets, \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS — C. W. ROHRER, Los Angeles, Cal.; ROD E. SMITH, Portland, Oregon; T. S. HEATH, Denver; J. E. JOHNSEN, Spokane; P. R. WEINMANN, B. L. PENFIELD, San Francisco. PERCY J. PERRY, Seattle.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

Pacific Branch—Southeast corner Sansome and Pine Sts., San Francisco

ONE HUNDRED AND SIX YEARS OLD

North British & Mercantile

Insurance Company

Pacific Department of the United States Branch, 76 William St., New York City

ASSETS OF THE UNITED STATES BRANCH **\$8,926,952.00**
(which are but a small part of total fire assets of the Company)*E. G. RICHARDS, Manager***W. S. BERDAN, Deputy Asst. Manager****GEORGE M. WARD, Resident Sec'y Local Dept.**

234 Pine Street, San Francisco, California.

FIELD REPRESENTATIVES:E. J. Young, 201 American Bank Bldg., Seattle; P. W. Gedney, 504 Empire State Bldg., Spokane, Wash.,
E. C. Willey, 1645 Tremont St., Denver, Colo.; C. Harris, 515 Title Ins. Bldg., Los Angeles; H. E. Smith,
24 Henry Bldg., Portland, Or.; G. W. Dearborn, F. J. Schoeneman, C. F. Milliman, San Francisco.**AGENTS WANTED**

Every Company that advertises wants Permanent Agents. Have you any business? Are you about to change companies? Are you newly engaged in Insurance? Do you intend to go into the business?

THEN

Hustle! Get busy! Write to our Advertisers. Don't be verbose nor uncertain. Don't write from Los Angeles or Portland or Seattle and ask some big company, Are you represented here? Of course the company is represented there. Probably it is represented everywhere. But it may be contemplating a change, or its present agent may be flirting with the special of another company.

It Will Do No Harm

to get on the waiting list. It is legitimate for you to write modestly, "Consider me an applicant if you want another agent here." "I control \$—— in premiums." "My business is chiefly ——." "I want a company, and if you are unrepresented in this town or contemplate a change of representation let me submit particulars to you."

If you can write some life or accident business on the side or exclusively, the live companies which advertise are

Looking For You

They will give you the glad hand and the warm eye. They will pay you a handsome commission, too.

Scottish Union and National*Insurance Company
Of Great Britain.*

Organized 1824,

**FIRE - LIGHTNING - TORNADO
AUTOMOBILE - SPRINKLER LEAKAGE****North American Branch:
Hartford, Conn.****JAMES H. BREWSTER
MANAGER.****FIELD REPRESENTATIVES:**FRED W. GASTON, Tacoma, Wash.,
Oregon, Washington, British Columbia.JOHN L. REAMS, State Agent,
706 Gas and Electric Bldg., Denver, Colo.,
Colorado, Wyoming, New Mexico, Utah,H. C. EDMUNDSON, Realty Building,
Spokane, Wash.,
Montana and IdahoH. W. FORES, San Francisco, Cal.,
General Agent, California, Nevada, Arizona.**SAN FRANCISCO OFFICE:
420 Montgomery Street***Twelfth Edition*— **PACIFIC FIRE MANUAL** — *Twelfth Edition***WITH COLORED DIAGRAMS****WITH REVISED FIGURES****\$12 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE****MUTUAL FIRE LEAFLETS INSERTED**

Single Copies, \$1.25

For Sale by Coast Review

122 Halleck St., San Francisco

WATER.—Spokane advertises: While people of Oakland are paying 32 cents per 1,000 gallons for the first 2,000 cubic feet consumed, Spokane water users are getting the purest well water delivered by any private or municipally owned system in the country for 10 cents per 1,000 gallons. Where Oakland factories and other concerns using large quantities of water pay 25 $\frac{1}{3}$ cents

per 1,000 gallons, if more than 20,000 cubic feet are used, the same large water consumers here are getting water for 5 cents per 1,000 gallons, or less than one-fifth the price paid in the southern city.

INSURANCE WANTED?

If you have any trouble about procuring insurance on any "risk," personal or property, let us know. We may serve you.

W. R. BROCK, President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO.
OF TORONTO (INCORPORATED 1851)

United States Assets	\$2,578,165.00
Liabilities in United States	1,524,276.00
<i>Surplus</i>	<u>\$1,076,347.75</u>

PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO
MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$20,000,000.00.

Svea Insurance Co.

of Gothenburg

Agricultural Insurance Co.

of Watertown, N. Y.

Globe & Rutgers Fire Ins. Co.

of New York, N. Y.

Hamilton Fire Insurance Co.

of New York, N. Y.

Globe Underwriters Agency

of New York, N. Y.

First National Fire Insurance Co.

of Washington, D. C.

Sea Insurance Co., Ltd.

of Liverpool, Eng.

22,000 EDITION

It Is for All Local Agents

12th EDITION

Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.25

Recommended by General, Special
and Local Agents

For Sale by the Coast Review

EDWARD BROWN & SONS

GENERAL AGENTS

202 - 204 Sansome St., SAN FRANCISCO

Sample Page Coast Review Fire Chart -- 1916

OTHER AMERICAN COMPANIES

CAPITAL, NET SURPLUS, YEAR ORGANIZED.	FINANCIAL CONDITION				INCOME		EXPENDITURES			RATIOS		PACIFIC DEPT.		
	GROSS FIRE ASSETS	LIABILI- TIES	SURPLUS AS TO POLICY- HOLDERS	REINSUR- ANCE RESERVE	NET PREMIUMS RECEIVED	TOTAL INCOME	TOTAL EXPENDI- TURES	LOSSES PAID	EX- PENSES	LOSSES TO PREMIUMS	EXPS TO PREMIUMS	PREMI- UMS RECEIVED	LOSSES PAID	LOSS RATIO
*Home New York, 1853 Capital . . . \$ 6,000,000 Net Surplus . . . 11,536,177	37,982,744 18,446,567 18,610,065 17,066,896 14,254,679 13,531,424	18,446,567 18,610,065 17,066,896 14,254,679 13,531,424	19,536,177 15,878,826 18,703,474 13,147,926 19,151,755 18,615,441	15,878,826 14,268,024 13,147,926 16,066,323 12,331,420 11,798,635	18,245,129 15,259,556 14,603,434 10,956,664 13,024,171 12,712,223	19,889,314 17,289,280 16,066,323 195,664 257,804 218,363	17,878,250 15,348,638 17,695,923 181,609 134,567 1,22,508	9,708,418 8,250,049 7,580,925 7,035,185 6,578,686	6,884,926 5,653,907 5,508,925 4,628,177 4,367,062	53.2 51.2 53.0 51.0 50.5	37.7 37.0 36.5 35.5 34.3	2,040,412 1,681,276 1,554,344 1,526,118 1,582,854	1,028,234 827,450 709,928 598,767 491,844	50.4 49.1 45.6 39.2 31.2
Home Fire Salt Lake, 1886 Capital . . . \$ 300,000 Net Surplus . . . 679,265	1,104,834 1,051,489 1,048,473 1,039,643 927,881	125,569 113,485 103,545 91,500 93,551	979,265 938,004 945,929 948,143 834,330	114,264 105,206 96,202 86,460 79,546	116,913 109,656 106,676 93,576 91,445	198,161 173,789 195,664 257,804 218,363	168,927 138,487 181,609 134,567 1,22,508	68,457 42,694 42,383 45,386 36,450	51,334 49,733 52,265 42,777 44,058	58.5 38.9 39.7 48.7 38.9	43.9 45.3 47.4 46.7 48.1	111,104 105,059 106,676 79,245 91,445	68,457 42,459 42,383 29,531 36,449	61.6 40.4 39.9 37.3 39.8
Home Underwriters, New York Capital . . . \$ 6,000,000 Net Surplus . . . 11,536,177	37,982,744 35,313,539 33,139,915	18,446,567 18,610,065 17,066,896	19,536,177 18,703,474 13,147,926	15,878,826 14,268,024 13,147,926	18,245,129 15,259,556 14,603,434	19,889,314 17,289,280 16,066,323	17,878,250 15,348,638 17,695,923	9,708,418 8,250,049 7,580,925	6,884,926 5,653,907 5,508,925	58.2 54.2 53.0	37.7 37.0 36.5	. . .. . .. . .	. . .. . .. . .	. . .. . .. . .
Humboldt Fire, Pa. Capital . . . \$ 300,000 Net Surplus . . . 240,908	1,473,704 1,400,163 1,457,320 1,411,036 1,358,021	932,796 919,763 894,382 834,051 782,071	540,908 480,460 562,938 576,984 575,950	855,240 838,464 830,574 760,373 702,190	781,191 763,914 793,214 730,928 734,777	852,099 841,168 872,822 801,122 807,517	789,254 896,924 815,199 747,518 763,913	394,422 504,868 405,131 369,139 388,120	358,241 346,500 357,802 322,430 329,780	48.5 66.0 51.0 50.5 52.8	45.8 45.3 44.5 44.1 44.8	58,623 44,217 59,742 9,022	15,121 12,654 15,894 63	25.8 38.6 26.1
Imperial Assurance New York, 1899 Capital . . . \$ 200,000 Net Surplus . . . 233,407	858,658 814,781 758,163 753,738 726,417	425,246 340,076 295,977 308,176 304,118	433,407 474,705 462,185 445,561 422,299	382,599 306,176 269,238 260,772 262,208	474,147 331,722 284,314 294,285 319,945	505,185 375,153 312,298 320,395 351,197	453,096 320,693 307,242 294,398 326,460	224,458 162,994 148,715 147,565 182,904	200,031 136,614 127,670 113,697 122,381	47.3 49.1 50.2 52.1 57.1	42.2 41.1 40.2 38.6 38.2	55,411 53,387 50,664 51,805 54,144	30,182 23,905 29,326 24,384 21,610	54.5 44.7 47.9 47.9 39.0
International Fire Texas, 1909 Capital . . . \$ 200,000 Net Surplus . . . 66,958	375,479 339,263 320,840 316,649 332,192	108,521 87,051 71,138 79,330 96,753	266,958 252,232 249,701 237,319 235,439	86,159 62,831 63,811 59,850 65,467	120,445 89,855 95,940 76,644 117,971	145,731 108,726 112,027 138,925 140,557	109,195 94,497 109,450 118,962 177,823	51,555 45,332 56,601 72,735 112,390	47,640 39,165 45,372 44,655 65,433	42.8 50.4 58.9 94.9 95.0	39.6 43.5 47.2 58.2 55.0	. . . 8,623 8,859 10,480 34,857	. . . 3,572 9,380 8,780 17,210	. . . 41.4 105.8 81.4 49.3
Ins Co. of North America Philadelphia, 1792 Capital . . . \$ 4,000,000 Net Surplus . . . 6,080,043	20,838,450 18,613,414 17,880,122 17,816,189 16,953,774	10,758,407 9,737,734 9,880,122 8,971,317 8,649,873	10,080,043 8,875,681 8,000,000 7,044,859 8,303,901	8,171,047 7,848,867 7,044,859 7,583,249 7,396,172	11,513,463 9,698,224 9,394,123 9,314,283 9,169,772	12,305,223 10,438,610 10,096,900 9,999,968 9,929,814	10,371,329 9,293,700 5,392,145 9,062,077 8,511,618	5,856,117 5,564,003 5,392,145 3,449,120 5,072,530	4,035,212 3,620,455 3,717,592 3,449,120 3,400,870	50.9 57.4 56.7 54.1 55.3	35.0 37.3 37.8 37.0 37.0	523,570 521,028 209,653 500,979 508,133	268,763 214,693 209,653 191,621 161,115	51.0 46.9 43.6 38.2 31.7

*Home of New York liabilities include \$2,000,000 Voluntary Reserve as a Conflagration surplus

Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$35,000,000.00

A Successful Record of Nearly Two Hundred Years.

Losses Paid During That Time Exceed

\$230,000,000.00

United States Branch, 92 William St., New York City

R. D. HARVEY, United States Mgr.

LAWRENCE F. LAMPING, State Agent

For Oregon, Washington and Northern Idaho

310 BURKE BUILDING, SEATTLE

CANTON

Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital paid up (Gold)	- - -	\$ 250,000 00
Cash Assets (Gold)	- - -	2,745,650 72
Net Surplus over Capital (Gold)		1,941,508 60
Bonds on deposit in the U. S.	-	399,500 00

The above Company conducts
a general Marine Insurance
business.

PARROTT & CO., General Agents

Since January, 1882

J. J. THEOBALD, Manager

320 California Street, San Francisco

[Babcock Building]

PHOENIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

W. IRVING

General Agent for Pacific Coast

E. C. F. KNOWLES

Assistant General Agent

343 SANSOME STREET

Security Building
(Entrance on Halleck Street)

San Francisco

The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building

33 Broad St., Boston

SAMUEL APPLETON, U. S. Manager

Accident Policies

Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employes. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.

CHAS. J. OKELL & CO.

General Agents, - - - San Francisco, Cal.

Royal Insurance Building

MARINE

For the first time in history, Puget sound has taken the foreign trade banner away from San Francisco. According to advance sheets of the report of the department of commerce, the foreign trade of the Washington customs district for 1915 totaled \$177,228,797, while that of the San Francisco district totaled \$165,738,899. Puget sound, therefore, led San Francisco bay by \$11,489,898.

The seamen's act took from San Francisco the entire fleet of the Pacific Mail, the most important fleet engaged in transpacific trade. It took only one vessel from Puget sound, the Minnesota. With all the transpacific lines running out of Puget sound ports, the foreign trade of the Washington customs district never before approached that of San Francisco. In 1914 San Francisco's foreign trade led that of Puget sound by \$24,201,838. The European war has employed many ships from Puget sound ports to Vladivostok. Other foreign-owned ships are the Japanese. The total is some 30.

Washington, Feb. 19. — Reports to the bureau of navigation made public tonight show that American shipyards, crowded with work as never before in their history, are refusing all contracts calling for new types of vessels and confining construction to those types for which construction plans already have been drawn. With 230 merchant vessels with a total tonnage of about 1,000,000 tons building or about to be started, the United States now is being outstripped in construction only by Great Britain. The amount of tonnage under construction in American yards has doubled within the last year. It has increased nearly

50 percent since the first of December, and yards are so filled with orders that many have work that will keep them steadily employed until well into 1917. Thirty-nine ships have been completed since last July.

For every 100 persons in Norway there are 104 net tons of merchant shipping. In England the amount is 42 tons; in Germany, 7 tons; and in the United States it reaches the insignificant amount of 6 tons.

LIFE

**Equitable Life Scandal
Retold at Washington**

The Congress has under consideration a supreme court judge appointment and witnesses are being interrogated as to the merits and demerits of the President's nominee, as follows:

As to the Equitable Life Assurance Society, one witness said that during the insurance disclosures in New York in 1904 and 1905 Brandeis was retained as counsel by a protective committee of policyholders. Before the Commercial Club of Boston, on October 26, 1905, witness declared, Brandeis accused officers of the Equitable of breach of trust, fraud and perversion of trust funds.

In the early fall of 1906, George C. Peters sued the Equitable for an accounting and distribution of its reserve assets. Witness told the committee he would show that Brandeis, Dunbar & Nutter appeared for the Equitable; that when the plaintiff amended the complaint, setting forth substantially what Brandeis said in his speech before the Commercial Club, a demurrer was filed, but overruled, and an appeal was taken by the Brandeis firm to the supreme court of Massachusetts, where the decision of the lower court was affirmed. The case finally was dismissed.

Life men usually make a mistake when they invite professional officeholders to speak at their meetings.

ESTABLISHED 1873

Office of Edward E. Potter

General Agent

THE FIRST OFFICE to commence paying losses after the conflagration.
 THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.
 THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered
 THE ONLY OFFICE that did not compel its patrons to go to the expense and trouble of going to Oakland for the adjustment of their claims.
 THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It
It Costs No More**

OLD AND
TRIED

GLENS FALLS INSURANCE COMPANY

Of New York

Incorporated 1849

SURPLUS to Policyholders . . \$5,212,525 00 UNDIVIDED Profits . . . \$2,319,300 00

SECURITY INSURANCE COMPANY

Of New Haven

Incorporated 1841

SURPLUS to Policyholders . \$3,889,296 00 UNDIVIDED Profits . . . \$ 802,506 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

Of Philadelphia

Incorporated 1853

SURPLUS to Policyholders . \$1,893,309 00 UNDIVIDED Profits . . . \$ 432,560 00

FIREMEN'S INSURANCE COMPANY

Of Newark

Incorporated 1855

SURPLUS to Policyholders . . \$6,565,223 00 UNDIVIDED Profits . . . \$2,720,038 00

EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$3,053,576 00 UNDIVIDED Profits . \$811,504 00

GERMAN - AMERICAN INSURANCE COMPANY

Of Pittsburg

Incorporated 1873

SURPLUS to Policyholders . . \$1,080,978 00 UNDIVIDED Profits . . . \$173,718 00

EDWARD E. POTTER, General Agent

W. W. POTTER, Assistant General Agent

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

THE COAST REVIEW

INSURANCE

MARCH

In its 45th year

BUSINESS

War Creates Unprecedented Situation

The war has entirely changed the normal situation and has made a necessity for the development of American commerce with foreign countries on a scale wholly without precedent. This necessity expires with the war. American business can hold only such markets as it has become firmly established in during this period of uncertain duration. American export trade has developed very greatly and the volume of American foreign commerce has become an integral part of our internal prosperity.—R. Goodwyn Rhett, Pres. Chr. Commerce U. S.

LIFE

The Security Mutual gained \$3,000,000 in legal reserve outstanding in 1915.

The Travelers has a new rate book, with a few changes in rates and paid up values.

The Phoenix Mutual Life is doing exceedingly well now.

The American National writes non-participating only.

CASUALTY

The New Amsterdam Casualty will add \$300,000 to its surplus and will increase its capital to \$1,000,000.

Accident occurred and pneumonia followed. The London Guarantee & A. declined to pay the claim, but the Colorado industrial commission ruled that the company must pay the \$2,500 insurance.

The Lion B. & S. of Omaha took over the Texas F. & B. business.

Colorado requires a uniform compensation policy.

FIRE

Trouble in South Carolina—as usual. The Southeastern Underwriters Association has withdrawn from the Don't-Step-On-Me state. The fire companies probably will withdraw — or be kicked out.

Avalon, Mar. 15.—The O. D., a 40-foot gasoline speed boat caught fire last evening, near here, and the two men aboard had to leap into the sea and swim a mile to land. The spread of the flames was instantaneous and in a few minutes the boat sank.

San Francisco Civic League Report on Fire Department

Regarding the condition, sanitary or otherwise, of the cisterns now in commission, we find that they are looked after by the various engine companies in their semi-monthly drills at which each company makes a test, alternately, at fire hydrants or cisterns.

The last report, made by the hydrant inspector, shows some 26 cisterns, mostly old ones, not in condition, now receiving the attention of the repair department.

As to cutting down the number of engine houses, we are informed by Chief Murphy that he is continually at work on plans to improve the efficiency and meet the demands for protection in the growing districts of the city without increasing the expenses of the department, which, of course, carries with it the possible elimination of some of the down-town stations.

G. Trittenbach, chairman.

STABILITY AND STRENGTH

RESOURCES OVER \$52,000,000.00

SUN INSURANCE OFFICE
OF LONDON

COLONIAL
FIRE UNDERWRITERS
AGENCY

MECHANICS & TRADERS
OF NEW ORLEANS

NATIONAL
OF HARTFORD

MICHIGAN
FIRE AND MARINE
OF DETROIT

SUN
UNDERWRITERS AGENCY
OF LONDON

PACIFIC DEPARTMENT

WILLARD O. WAYMAN---CARL A. HENRY

JOINT GENERAL AGENTS

FRANK E. STONE

MAXWELL H. THOMSON

ASSISTANT GENERAL AGENTS

Sansome and Sacramento Streets

San Francisco, Calif.

Branch Offices: Los Angeles, Cal., Portland, Ore., Seattle and
Spokane, Wash., and Denver, Colo.

AGENTS WANTED IN EVERY CITY, TOWN AND VILLAGE.

1863

53rd YEAR

1916

FIRE

AUTOMOBILE

MARINE

Organized in 1863

Fireman's Fund

Insurance Company

Incorporated under the Laws of California.

401 California Street - San Francisco, Cal.

Company's Building

Capital, \$1,500,000.00 Assets, \$11,326,205.60

BERNARD FAYMONVILLE

PRESIDENT

J. B. LEVISON

VICE - PRESIDENT

LOUIS WEINMANN

SECRETARY

A. W. FOLLANSBEE, Jr.

MARINE SECRETARY

H. P. BLANCHARD

ASSISTANT SECRETARY

JOHN S. FRENCH,

ASSISTANT SECRETARY

T. M. GARDINER

TREASURER

Central Department

JOHN MARSHALL, Jr., Manager

39 South La Salle St., Chicago, Ill.

Southeastern Department

E. T. GENTRY, Manager

Atlanta, Georgia

Eastern Department

A. K. SIMPSON, Manager

J. W. LITTLE, Ass't Manager

Mason Building

Boston, Mass.

Atlantic Marine Department

FRANZ HERRMANN, Manager

79-85 Wall Street, New York

VOL. 89
NO. 4

APRIL

SEE PAGE

1916

MAGAZINE EDITION "A"

THE

Coast INSURANCE Review

PROTECTION

An Insurance Journal and Directory

IN ITS FORTY-FIFTH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

INSURANCE PUBLISHING CO., Publishers

West Coast-San Francisco Life Official Changes
Idaho and California Decisions
Home Life of New York Will Mutualize
American Central Control Changes
The Unpleasant Situation in South Carolina
Illinois Surety Company in Hands of Receiver
Company Losses in Southern Conflagrations
Federal Statistics of Death Rates
Coast Fire Business Figures
California Marine Figures
Reciprocity Between Brokers and Business Men
Some Life Statistics
San Jose Proposed Increase of Rates
Strange Suit at Portland
Added Territory for Manager Parrish
Reviews of Annual Statements
Death of Vice President Julian Sonntag

Circulating Extensively in all the
States and Territories of the Pacific
West

PRICE 25 CENTS
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in
South America, Japan, China and
Australasia

The Great Fire Insurance Company of the World
 ASSETS IN UNITED STATES, - \$14,814,383.94

LIVERPOOL & LONDON & GLOBE

NEW YORK OFFICE, 80 WILLIAM STREET.
 H. W. EATON, Manager
 G. W. HOYT, Deputy Manager
 J. B. KREMER, Ass't Deputy Manager
 T. A. WEED, Agency Superintendent

NEW ENGLAND STATES, NEW YORK, NEW JERSEY, PENNSYLVANIA, MARYLAND, DELAWARE, DISTRICT OF COLUMBIA, VIRGINIA, WEST VIRGINIA, NORTH CAROLINA, SOUTH CAROLINA, OHIO, INDIANA, KENTUCKY, TENNESSEE.

NEW ORLEANS OFFICE, COR. CARONDELLET & COMMON STS.
 CLARENCE F. LOW, Manager
 J. G. PEPPER, Ass't. Mgr
 R. H. COLCOCK, Jr., Deputy Ass't. Mgr

MISSISSIPPI, ALABAMA, OKLAHOMA, ARKANSAS, TEXAS, GEORGIA, FLORIDA.

SAN FRANCISCO OFFICE, 444 CALIFORNIA ST.
 R. P. FABJ, Manager
 THOS. H. ANDERSON, Ass't Manager

CALIFORNIA, NEVADA, ALASKA, OREGON, WASHINGTON, ARIZONA, IDAHO.

CHICAGO OFFICE, INSURANCE EXCHANGE.
 W. S. WARREN, Manager
 HUGH R. LOUDON, Assistant Manager
 R. H. PURCELL, Deputy Ass't. Mgr.

ILLINOIS, MICHIGAN, IOWA, WISCONSIN, MINNESOTA, MISSOURI, KANSAS, NEBRASKA, COLORADO, N. DAKOTA, S. DAKOTA, MONTANA, UTAH, WYOMING, NEW MEXICO.

THE GREAT FIRE INSURANCE COMPANY, LTD.

Established 1836

Entered U. S. 184

The statement of the condition of the United States Branch on the 1st of January, 1916, in accordance with the laws of the State of New York, is as follows:

Assets	\$14,814,383.94
Liabilities	9,972,496.75
Surplus	\$ 4,841,887.19

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire)	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116
 And INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126; 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1915, \$8,957,563.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$147,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT Established 1852
 In Company's New Building
 444 California St., San Francisco

ROBERT P. FABJ, Manager
 THOS. H. ANDERSON, Asst. Manager

Special Agents:

G. BRUSH R. H. ROUNTREE HARRISON HOUSEWORTH LOGAN B. CHANDLER
 GEORGE F. GUERRAZ CHESTER S. MYRICK F. E. ATKINS GEO. J. JANE



CONFLAGRATION-PROOF INSURANCE

TOTAL ASSETS OVER \$40,000,000.00

LOSSES PAID TO DATE	|	PAID SAN FRANCISCO
OVER		CONFLAGRATION
\$177,000,000.00		\$6,000,000.00

PACIFIC DEPARTMENT

GERMAN AMERICAN.		PHOENIX OF HARTFORD
GERMAN ALLIANCE.		PROTECTOR UNDERWRITERS.

EQUITABLE FIRE & MARINE INSURANCE CO.

GEO. H. TYSON GENERAL AGENT.
HERBERT FOLGER, ASST. GENL. AGENT
SAN FRANCISCO.

FIRE INSURANCE — RENTS — PROFITS, USE AND OCCUPANCY —
AUTOMOBILE — TOURIST FLOATER — MAIL PACKAGE —
SPRINKLER LEAKAGE

AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE



Representing

The Mutual Life Insurance Company

of New York

You will make money.

The great strength, big dividends and incomparable benefits of the "*oldest company in America*" mean certain success for you.

For Terms to Producing Agents, Address

GEORGE T. DEXTER, 2d Vice-President

34 NASSAU STREET, NEW YORK, N. Y.

SURETY

The National Surety will write \$90,000,000 bonds covering the Toronto 600,000,000 tins of beef for the British army.

ACCIDENT

Justice Bailhache, England, has ruled that sinking by a submarine is not accident, and that the accident policy on a victim of the Lusitania did not cover his death.

Justice Phellimore in the English court of appeals recently ruled that slipping on an orange peel was not incidental to employment, tho' plaintiff was on the street in his ship's business.

WASHINGTON

Centralia, Wash., reports \$45,000 new building permits.

LIFE

Some 15,000 industrial policyholders of the Metropolitan paid less than one year's weekly premiums and then died. The company paid their beneficiaries some \$2,000,000.

The California State is reinsuring the Amarillo National. Next!

The Pacific Mutual reports a 25 per cent increase in new business.

The West Coast-San Francisco Life will hereafter also push for new business in Southern California, in Montana and Iowa.

OREGON

The railroad from Eugene to Marshfield is completed.

Portland is to have a public auditorium soon.

INCORPORATED 1861

The California Insurance Co.

Cash Capital, \$400,000 00

Net Surplus, 232,067 00

Total Assets, 1,064,323 00

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

JOHN E. COSGROVE, Assistant Secretary

**HOME OFFICE: Company's Building, 550-558 Sacramento St.
SAN FRANCISCO, CAL.**

Special Agents and Adjusters

H. C. R. BUSWELL, Superintendent of Agencies

A. N. LINDSAY, Seattle, Washington; H. DUKINFELD, Los Angeles, California;

R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;

JOHN M. CLAYTON, B. A. SIFFORD, San Francisco

**Paid \$2,557,000 in San Francisco conflagration without discount or compromise,
and at the rate of "Dollar for Dollar."**

LONDON & LANCASHIRE FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

New York Department

57 and 59 William Street

A. G. McILWAINE, Jr.,

Manager



Western Department

39 So. La Salle St., Chicago

CHARLES E. DOX,

Manager

Pacific Department: 332 Pine Street, San Francisco, Cal.

SAM B. STOY, Manager

GEO. ORMOND SMITH, AGENCY SUPT. San Francisco W. B. HOPKINS, LOCAL SECY.

J. P. YATES, AGENCY SUPT., Los Angeles, Cal.

SPECIAL AGENTS

George T. Richmond San Francisco

G. L. Goodell Portland

W. W. Gilmore Sacramento

David H. Parry Seattle

J. P. Hague Los Angeles

Henry A. Morison Spokane

N. Gardner Denver

WILLIAM M. KLINGER, General Agent, AUTOMOBILE DEPARTMENT

Build Your Own Business



under our direct general agency contract. Our Policies provide for:
**DOUBLE INDEMNITY,
 DISABILITY BENEFITS,
 REDUCING PREMIUMS.**

See the new Low Rates.

JOHN F. ROCHE, Vice-President

The Manhattan Life

Insurance Co. Organized 1850

66 Broadway, New York

A Large Initial Commission

To You or Your Clerk or to
Anybody You Recommend

4

CANVASSING ROUND TOWN

*Among Insurance Men for Subscrip-
tions to The Coast Review or for
Purchases of Books. Why
not Make*

9

Dollars

In a few hours of Pleasant Interviews?
Sample Copies of Literature Sent
to You or to Addressees

AUTOMOBILE

Redwood City, Cal., April 18. — In St. Paul F. & M. Ins. Co. against L. B. Husted for the sum of \$817.05, five women were selected to sit with seven men on the jury. The case is the out-growth of an automobile accident which

occurred at Baden, on the state high-way, last May. The Husted car col-lided with the automobile of Leon and Arnold Liebes, who had an insurance policy with the St. Paul, which now brings suit against Husted, alleged to be responsible for the accident.

FIRE

San Francisco, April 18.—Fire of a mysterious origin broke out early today in the chop suey restaurant of Yeon Heon Low, at 41 Brenham place, Chinatown. Before the flames were under control they spread to the drug stores of Chew Py Bem and Ah Huey, located on the ground floor beneath the restaurant on Clay. Yeon Heon Low's place was completely burned out, but the drug stores suffered mostly from water. The total damage is placed at \$4,000, covered by insurance.

Paul St. John will represent the Arizona Fire in California.

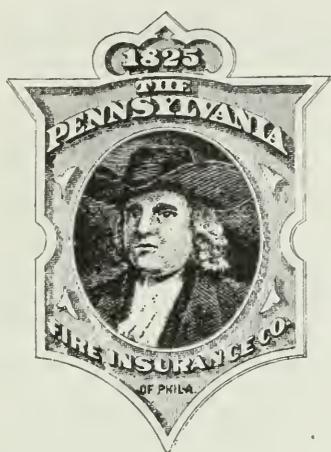
Riverside, Wash., April 1.—Occidental Hotel and adjacent buildings burned with loss of \$18,000.

Sacramento, Cal., April 1.—Rosenberg & Sons, 17th & R. sts., covered by insurance. Fire is believed to have been incendiary.

Portland, Ore., April 4. At 5906 18th, st., dwelling.

Fire losses in the first quarter of 1916, as reported by the press, are about 50 percent more than for the first quarter of 1915. Three Southern states are responsible for most of this increase.

People's National has reinsured its Virginia business in the London & Lancashire.



**THE
PENNSYLVANIA
FIRE INSURANCE COMPANY
of Philadelphia**

Assets Jan. 1, 1916, \$8,251,407.44

Surplus to Policyholders

Jan. 1, 1916, 3,202,659.92

One of the Oldest and Strongest Fire Insurance Offices
in the United States

Pacific Coast Department:

201 Sansome Street, SAN FRANCISCO

R. W. OSBORN, Manager

S. P. MESICK, Superintendent of Agencies

F. J. AGNEW, " " "

SPECIAL AGENTS: A. C. McConnell C. V. McCarthy F. A. Lathrop

LIFE

All new business records of the Bankers Life Company of Des Moines were shattered during the first three months of 1916 when the total of new business written showed a gain of practically 300 percent as compared with the first three months of 1915. A total of \$4,500,000 of business was written in March alone.

California Guarantee Life & Accident (Sacramento), which never did any business, is to be officially killed by a receivership.

March was Julian Sonntag month for the West Coast-San Francisco Life, the tenth anniversary, and it produced a fine yield of new business. The vice president lived just long enough to enjoy this personal compliment.

**The
Metropolitan
Life
Insurance Company**

Pacific Coast Head Office

Metropolitan Life Building

Pine and Stockton Sts.

SAN FRANCISCO

The Continental (Fire) Insurance Co.

Largest Capital and Largest Policyholders' Surplus

Home Office

80 Maiden Lane, New York

Western Office

332 So. La Salle Street, Chicago

Fidelity-Phenix Fire Insurance Co.

A Strong American Company backed by Strong American Assets

Home Office

80 Maiden Lane, New York

Western Office

137 So. La Salle Street, Chicago

American Eagle Fire Insurance Co.

*Its Management is a Warranty of Prompt and Equitable
Settlement of Every Honest Claim*

80 Maiden Lane, New York

HENRY EVANS, President

*Union Assurance
Society Limited*

OF LONDON



Founded in 1714

*Law Union & Rock
Insurance Company, Ltd.*

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

HARRY H. SMITH, Manager

EDW. M. BRODENSTEIN, Branch Sec'y

J. PERCY CARROLL, Supt. of Agencies

SPECIAL AGENTS: F. A. Stahl, San Francisco; F. F. Richards, Los Angeles; W. J. Kulp, Denver; M. B. Boothby, Portland

THE COAST REVIEW

INSURANCE

APRIL

In its 45th year

Savings Bank Interest Lowered to 3

Portland, Tacoma, Seattle and Spokane savings banks have reduced interest to 3 percent. This general reduction of 25 percent indicates a serious decline in the demand for loans for homes.

New York Lot Taxed \$20,000 a Front

The only section of Manhattan that has shown any appreciable increase is that between Fortieth and Fifty-ninth streets, Third and Sixth avenues. Within it is the new shopping zone where, along Fifth avenue, values have advanced enormously and are likely to reach even higher figures in the near future. The junction of Fifth avenue and Forty-second street has become one of the most valuable centers in the city, the northwest corner being taxed on a basis of \$20,000 a front foot, a rise of \$4,000 in a year, while the northeast corner is rated at \$18,000 a front foot. The assessed value of Manhattan realty, however, has been decreased \$32,300,000 in the past year.

A Story Of the Great War

Mrs. Paul R. Burgner, the wife of a Nebraska representative of the Bankers Life Company of Des Moines, has just received word that her brother, Robert Gray, has been killed in battle in Europe. The story of his death is another instance of the remarkable self

sacrifice and heroism which are a part of the every day life in the trenches of western Europe. The young soldier was on duty in the trenches and wounded men from the firing line were being carried through the trenches to the field hospital in the rear. The trenches were so narrow that there was not room for the stretchers to pass and the major called for volunteers to stand out and make room. Young Gray was one of the volunteers. For the sake of the wounded he exposed himself to the rifles of the Germans and he was shot down. This young hero had made a bright record for himself during the war on account of his courage. He had already been made a corporal and was the proud wearer of two stripes on his young shoulders.

The Paris conflagration started in a frame warehouse and was fanned by a 35-mile gale. Some 1440 buildings burned, of which 73 percent had shingle roofs. There was plenty of water. Wall openings protected by wired glass checked the flames.

Water. A new pipe line is to be constructed across San Francisco Bay, connecting with the new Calaveras \$2,000,000 dam, which will be 220 feet high. The Spring Valley Water Co. spent \$165,000 for new water mains in San Francisco last year.

California had 1601 forest fires in '15.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital
\$5,000,000.00

Net Surplus
\$7,584,515.59
Surplus as to
Policyholders
\$12,584,515.59



Cash Assets Now
\$24,730,602.67

Losses Paid
in
97 Years
\$150,705,780.00

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

W. H. BREEDING, General Agent

E. S. LIVINGSTON, G. E. TOWNSEND, Asst. General Agents

**Main Office, 301 California Street
SAN FRANCISCO**

SPECIAL AGENTS AND ADJUSTERS

J. A. MURPHY, General Adjuster

H. F. MILLS JOHN P. BREEDEN GEO. F. ROBERTS FRED H. RHOADS H. E. O'BRIEN
J. A. GALLAGHER G. S. MARINER E. V. CULVER

(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

HARTFORD FIRE

Insurance Company

Chartered 1810

FIRE, MARINE AND AUTOMOBILE INSURANCE



Assets, January 1, 1916, \$28,277,827 42

Surplus to Policyholders, 10,050,972 90

DIXWELL HEWITT, General Agent

ADAM GILLILAND, Assistant General Agent

430 California Street, SAN FRANCISCO

CITY AND MARINE DEPARTMENT

441 CALIFORNIA ST.

SPECIAL AGENTS AND ADJUSTERS

GEO. E. DEVINE, Sup't of Agencies, San Francisco

J. J. DENNIS, Portland, Ore.

MILTON E. SPAULDING, San Francisco, Cal.

ROBERT E. DOLLARD, San Francisco, Cal.

E. J. FITZGERALD, San Francisco, Cal.

L. H. EARLE, San Francisco, Cal.

C. E. MILLER, Salt Lake City, Utah

NEIL STEWART, Spokane, Wash.

P. H. GRIFFITH, Los Angeles, Cal.

ERNEST E. PRICE, Los Angeles, Cal.

APRIL, 1916

The Coast Review

INSURANCE

Subscription, \$3 a Year

In the 45th Year

Foreign, \$3.50

Volume 89

San Francisco, California, U. S. A.

Number four

Entered at San Francisco Postoffice as second-class mail matter

THE MONTH

The Forest Mills Timber Company of Comiplex, B. C., was burned April 4, 1915. Of the \$232,000 insurance, \$170,500 was in the Lumbermen's Indemnity Exchange of Seattle. The stock companies paid the loss but the interinsurance exchange alleged that the fire was of incendiary origin and the claim altogether unsatisfactory and refused to pay. The insured company is now bringing suits against lumber companies which at the time of the fire were members of the exchange. All members of the exchange, it is understood, will resist any suit and on the same grounds as given by the management of their exchange.

The Commercial Union has bought controlling shares of the capital stock of the American Central of St. Louis and will continue it as at present, with separate general and special agencies.

The Home Life of New York will become a mutual company. The capital stock will be retired at a reasonable price.

Our Legal Digest contains three recent decisions by Coast supreme courts. These decisions are printed more fully than those of other state courts.

Practically all the sound companies have discontinued writing business in South Carolina. General business in the state will soon be seriously affected by the withdrawal of fire loss indemnity.

The Board of Fire Underwriters of San Francisco will increase rates in San Jose, Cal., fifteen percent because of unsatisfactory conditions, the the authorities having failed to co-operate efficiently in the prosecution of incendiarism.

The West Coast-San Francisco Life has a new president and will have a new vice president.

State federations have completed their organization in California and Oregon.

THE LAW

Fire Insurance In Supreme Courts

IDAHO

Carroll et al. v. Hartford Fire Ins. Co., 154

P. R. 985, March 6, 1916

**Reformation Of Policy—
Containing Error**

Where it is alleged in the complaint and shown by the proof that policy, as written by agent of insurer does not truly state the contract as actually made between the parties, or the facts upon which such contract was based, a court of general jurisdiction in this state may reform such contract, so as to make it express the intention of the parties and enforce it as so reformed, in one action.

**Misstatement of Interest—
Knowledge Of Agent**

Where a policy contains a clause that it shall be void if the interest of the insured be not truly stated therein, or "if the interest of the insured be other than unconditional and sole ownership," and the insured truly stated his interest as that of chattel mortgagee to the agent when applying for the insurance, but the policy as written by the agent disclosed no interest in the insured other than sole ownership and the company thereafter accepted the policy and the payment of premiums thereon, the knowledge of the agent was the knowledge of the company, and in case of loss and suit to recover on the policy, the insurer will not be permitted to set up the defense that the policy was made void by the violation of said conditions.

Proof of Loss—

Misstatement of Interest

Under our statute an essential element of the offense of falsely swearing to a proof of loss on an insurance policy is the intent to defraud, and unless such intent is shown, the fact that the insured incorrectly stated in the proof of loss his interest in the property destroyed is no defense to an action on a policy which by its conditions is to be void

in case of any fraud or false swearing by the insured.

**Harmless Error—
Instructions**

Where a policy was issued on 250,000 feet of lumber in a lumber yard, which contained a greater quantity of lumber than the amount insured, and in an action to recover on the policy the court incorrectly instructed the jury that in arriving at the amount of loss under the policy they should "determine the same by ascertaining the cash value of the lumber in the millyard" instead of the cash value of the actual amount destroyed, but the proof showed that in fact more than 250,000 feet was destroyed and that only 4,020 feet was left in the yard, held, that under the evidence such incorrect instruction was not reversible error, as the jury manifestly was not prejudicially misled thereby.

**Subrogation of Insured—
Mortgage—Security**

Where a chattel mortgagee insured his interest in a part of the property mortgaged, which was afterwards destroyed by fire, and recovers judgment for the full amount of his policy, the insurance company cannot be subrogated to his security as such mortgagee without first paying to him the remainder of the indebtedness for which the mortgage was given.—154 P. R. 985.

—
GEORGIA

Goldberg v. Provident - Washington Ins. Co., 87 S. E. R. 1078, March 25

**Policy—Construction—
Appraisement**

The provisions of the policy sued upon in this case, relating to appraisement, do not make an appraisement a condition precedent to recovery on the policy, in the absence of demand for appraisement; nor do those provisions make it the duty of the insured to take the initiative in bringing about an

appraisal, and the court erred in instructing the jury to the contrary.

Forfeiture—

Misrepresentations of Losses

Overstatements of losses or damages made by the insured in his petition filed in the suit on the policy, or false statements in his testimony given on the trial of the case, would not work a forfeiture of his rights under the policy, although that instrument contained the provision that "this entire policy shall be void if the insured has concealed or misrepresented, in written or otherwise, any material fact or circumstance concerning this insurance or the subject thereof, or if the interest of the insured in the property be not truly stated herein, or in case of any fraud or false swearing by the insured touching any matter relating to this insurance or the subject thereof, whether before or after a loss."

Expert Testimony—

Subject-Matter

It is not competent for one, though shown to be an expert in bookkeeping, to state that a merchant's books "were not kept in due course of trade or business."—87 S. E. 1078.

NEW YORK—FEDERAL

El Dia Ins. Co. v. Sinclair, 228 F. R. 833,
March 16, 1916

Delivery of Policy—

Final Contract

If there is a binding contract of insurance, the fact that the policy is not delivered until after a loss occurred does not defeat insured's right to recover under the contract.

A policy of insurance, issued by the insurance company and accepted by insured, is in law the final contract between the parties, and supersedes all preliminary agreements in respect to the insurance, in the absence of fraud or mistake.

Evidence of Mistake

In Written Instrument

Extrinsic evidence may be received for the purpose of showing that by reason of a

mistake a written instrument does not truly express the intention of the parties.

Fraud—Failure

To Disclose Loss

Pursuant to negotiations between brokers representing the D. Co. and the agent of an insurance company, the agent on April 28th wired the broker "binding \$15,000" and asking the brokers to send forms. The D. Co.'s general manager was informed of this telegram. On April 29th the brokers wrote the agent, inclosing forms, but on April 30th wired the agent not to use such forms, and sent new forms. On April 29th a fire took place. The brokers did not know of this fire, and the company's general manager did not know of the substitution of the forms. Held, that the failure of the D. Co. and the brokers to give the insurance company notice of the loss before the subsequent issuance of the policy did not amount to fraud affecting the policy, as insured, knowing that the risk had attached and not knowing of the substitution of forms, was not called upon to say anything, while no fraud could be attributed to the broker because of his failure to give notice of that of which he had no knowledge.

Existence of Subject-Matter—

Antedating Policy

The rule that, if parties contract regarding a thing which, unknown to them, does not exist at the time, there is no contract, because of the lack of a subject-matter, did not apply where an insurance policy was antedated, and the property insured was in existence at the date as of which the policy was issued, but had been destroyed by fire prior to its issuance; and the fact that the property was not in existence did not invalidate the policy, as, by antedating the policy, the insurer assumed the retrospective risk for which it provided, in the same manner as if it had been issued on the day it bore date.

Binding Slips

A contract of insurance is ordinarily complete and closed when a binder is signed and delivered.

CALIFORNIA

Steil v. Sun Ins. Office et al. 155 P. R. 72,
March 20, 1916

Where a fire policy provided that it should become void if the hazard should be increased by any means within the control or knowledge of the insured, or if any change other than by death of the insured takes place in the interest, title or possession, the reference to possession refers to the person having possession, rather than the location of the property, and a change in location does not avoid the policy under that provision.

Does Not Cover**Loss Elsewhere**

Where a fire policy declared that the goods were insured while located and contained in a described building and not elsewhere, it does not cover a loss of the goods by fire while they were out of the building; but, as the insured is not prohibited from removing the goods, a removal merely suspends the policy, which may be revived upon return of the goods to the building.

Estoppel—Removal**Without Objection**

A fire policy insured goods while in a described building and not elsewhere. The insured removed them, notifying the insurer's agents of that fact, and they made no objection. Held that while ordinarily an insurer's failure to act on obtaining knowledge of facts which avoid or forfeit a policy operates as a waiver, the mere failure of insured's agents to object to the removal does not operate as a waiver and extend the insurance to the new location, there being no prohibition against removal and a removal temporarily suspending a policy; hence to render the insurer liable there must have been some acts creating an estoppel or waiver.

Admissible Evidence**of Lower Hazard**

Where the insured claimed that the insurer did not object to his removal of the goods covered to another building and consented that the policy apply to such prem-

ises, though there was no indorsement on the policy, evidence that the hazard was less at the new premises is admissible on the question whether the insurer had consented to a continuation of the risk.

(Companies interested are Sun, London and Northern.) Evidence of notice of removal in conflict. Jury verdict for plaintiff. Order for a new trial affirmed. — 155 P. 72.

Assignment and**Deed—Reserving Title**

Assignment of policy dated before fire, and deed reserving title till date after fire, in absence of other evidence, held breaches of conditions in policy against change of title or assignment of policy.

Where a deed was executed and placed in escrow, to be delivered at future date, and in the meantime the property burned, a fire policy was not invalidated.

Assignment of policy, dated before fire, and deed reserving title till date after fire, in absence of other evidence, held breaches of conditions in policy against change of title or assignment of policy.

Assignment of fire policy after fire, though dated before the fire, did not defeat the policy.

Evidence held to sustain findings that deed of property was delivered in escrow and did not pass title till after fire. — *Moore v. St. Paul Fire & Marine Ins. Co.*, 156 N. W. 676.

Mortgage and**Other Insurance**

The mortgagor and mortgagee have several and distinct interests in the premises mortgaged, which either may insure for his own benefit.

A policy providing that it should be void if the insured should thereafter take any other insurance without the insurer's written assent required no notice of other insurance to be given to the insurer.

Policy of insurance payable to mortgagee as interest may appear held vitiated by other insurance by the mortgagor, but not vitiated by other insurance by the mortgagee upon the mortgagor's interest, with-

out the mortgagor's knowledge or consent.

Where a mortgagee insures his own interest without any agreement with the mortgagor therefor, and a loss accrues, the mortgagor is not entitled to have the proceeds applied to the reduction or discharge of his mortgage debt, but the mortgagee may recover the whole proceeds.—*Gould v. Maine Farmers' Mut. Fire Ins. Co.*, 96 A. 732, March 30, '16.

Coinsurance Clause In Kentucky

Despite a coinsurance clause in a tornado policy requiring the insured to insure the property to fifty percent of its value or bear a proportion of the loss, held that, under Ky. St. § 700, where the loss was less than the amount of the policy, the insurer is liable for the full amount.—*Hartford Fire Ins. Co. v. Henderson Brewing Co.*, 182 S. W. 852.

Forfeiture Waived By Agent's Knowledge

A company waives a forfeiture because of a vacancy of the property if its authorized agent had notice of the vacancy upon the issuance of the policy.—*Goebel v. German American Ins. Co. of Penn.*, 96 A. 627.

Additional Insurance By Purchaser

Where the purchaser of insured property, after assignment to him of an insurance policy, took out additional insurance in violation of the policy, he was not entitled, in view of Civ. Code 1910, to recover on the policy.—*Hughes v. Hartford Fire Ins. Co.*, 87 S. E. 1042.

Insurance Taken Out by Purchaser

A vendor of land under a contract is entitled to the benefit of insurance taken by the purchaser in his own name for the benefit of the vendor, but where such a purchaser obtains insurance for his own benefit without agreement to insure for the benefit of the vendor, the latter can claim no benefit therein.—157 N. Y. S. 794.

Proofs of Loss

Not Filed in 60 Days

That the insurer sent an adjuster to view the loss, and insured was informed by the agent the loss would be adjusted, does not excuse insured's failure to furnish proofs of loss which by the policy was made a condition precedent to recovery.—*Kuck v. Citizens' Ins. Co. of Missouri*, 155 P. 406, March 26, 1916.

In Washington supreme court, which closed as follows: "Upon the question as to whether the condition of the title to the property at the time the insurance was written, and which was not disclosed, rendered the policy invalid, it is not necessary here to inquire, as the failure to furnish the proofs within the time specified is fatal to the maintenance of the action."

Where Agent Incorrectly Fills Out Application

Where agent of insurer, with knowledge, incorrectly fills out an application for a policy, and the applicant signs the application without reading it, insurer held estopped from showing any breach of warranty as to the incorrectly filled in matter.—*La Font v. Home Ins. Co.*, 182 S. W. 1029.—March 22, 1916.

Divisible Contract As to Each Group

A policy insuring a dwelling at a specified sum, household furniture and furnishings at another sum, and other specific property at other sums, held a divisible contract as to each group, and the court must submit to the jury separately the questions of loss and depreciation as applied to each group.—*Id.*

Local Agent and Non-Insurance and Incumbrance

Where duly authorized agent of insurer accepted application without questions as to the condition of the property, he had no right to insert in the policy clauses against other insurance and incumbrances, and such clauses were unavailing.—Where, after fire, duly authorized agent of insurance com-

pany, knowing that there was other insurance on the property and that it had been incumbered, accepted the premium, he waived the benefit of the non-insurance and non-mortgage clauses.—*Scottish Union & National Ins. Co. v. Wylie*, 70 So. 835.

—
**Failure to Preserve
 Damaged Goods**

Plaintiff's failure to preserve damaged goods as required by policy, held material

Accident Insurance in Court

IDAHO

Rabb v. North American Accident Ins. Co.
 154 Pac. Rep. 492

Construction—

Amount of Recovery

The contract of insurance and the evidence examined, and held, that the insured is not limited in his recovery to one-third of the principal sum named in the policy, therein mentioned as the amount to be paid, in lieu of any other indemnity, for the loss of one of his eyes, since it appears that, as a result of the accident whereby he lost his eye, he sustained another injury which resulted in his total loss of time and in his continuous inability to engage in any and every kind of business or labor, for which he is entitled to recover as provided in paragraph (c) of the policy.

The monthly payments of \$2 each were made by respondent to appellant up to and including the month of September, 1913, and on the 24th day of that month respondent, who was a miner employed in the Bunker Hill mine, met with an accident while engaged in his work, being struck by a quantity of falling rock, which accident resulted in the loss of one of his eyes and the fracture of his right leg, together with lesser injuries.

On March 2, 1914, respondent filed his complaint in the justice's court of Kellogg precinct No. 1, Shoshone county, against appellant praying for judgment in the sum of \$190, which he claimed to be then due to him under the terms of his policy. No answer was filed in the justice's court, but

breach, relieving company of liability.—*Johnson v. Hartford Fire Ins. Co.*, 157 N. Y. S. 893.

Where policy did not provide for notice to preserve damaged goods, but provided that insured should preserve and inventory, insured's failure so to do held to relieve insurer from liability for loss, though adjuster's instructions to preserve and inventory were not understood.—*Id.*

the docket shows that one C. A. McKinley appeared for the defendant there. The trial resulted in a judgment for \$190 and costs in favor of respondent, from which an appeal was taken to the district court upon questions of both law and fact.

That respondent immediately notified appellant of the accident and furnished due notice and proof of the injury is alleged in the complaint and denied in the answer, although appellant in its answer alleges that respondent filed a claim and that prior to the commencement of the action it tendered to him the sum of \$38 in settlement as a compromise offer.

Court found that there was sufficient evidence of notice of accident and proofs of injury.

Judgment of the trial court affirmed. Court pays all costs.—154 P. 492.

—
Representations by Insurer—

Report of Attending Physician

Where the insurer has so acted as to lead insured to believe that some right under the policy will not be insisted on, and insured has acted on this belief, the insurer will be estopped to claim that right to insured's prejudice.

The representations of the insurer's agent held not to estop the insurer from setting up a requirement of the health and accident policy that insured furnish a report of the attending physician as to his disability.—*Great Eastern Casualty Co. of New York v. Reed*, 87 S. E. 904.

Life Insurance In Supreme Courts

Under Code 1907 the execution by insured on delivery of the policy of a certificate of continuing good health, will not avoid the same where, though he was suffering from incipient brain tumor, the fact was not known and the certificate was not made with intent to deceive.—*Massachusetts Mut. Life Ins. Co. v. Crenshaw*, 70 So. 768.

Under a combination life and endowment policy, held that, if insured dies within the period claimed, the beneficiary will take the face value of the policy without any portion of the surplus.

A loan made jointly to the insured and

the beneficiary under a life insurance and endowment policy, being in the nature of an advance on the policy and valid, will be deducted in a settlement after insured's death.

A policy and the money to become due under it ordinarily belong, at issuance of the policy, to the beneficiaries named, and they cannot thereafter be deprived thereof by any act of insured.

Where a wife is named as beneficiary, and the policy has been continued as a paid-up policy, her acceptance will be presumed. *Breard v. New York Life Ins. Co.*, 70 So. 799.

Typhoid Fever From Water an Accident

Policy insuring against loss on account of bodily injuries accidentally suffered by employes held to cover damages caused by employes contracting typhoid fever from drinking water.—*Etna Life Ins. Co. v. Portland Gas & Coke Co.*, 229 F. 552.—April 6, 1916.

Surety Bond Given by Local Agent

A mere recital in a surety bond given by an agent that he has been appointed agent at a certain place does not limit the scope of the bond or the liability of the surety to business done by the agent at such place.

A surety bond procured by an agent in favor of his principal held not invalid because the principal did not inform the insurer of the state of the agent's account at the time of its execution, where no inquiry was made.

A provision of an insurance policy that no condition should be deemed waived except by certain formalities held not to prevent a waiver by the company, acting through its officers.

Insured held to have waived a condition in a policy requiring immediate notice of a loss, by failing to object thereto.—*Citizens' Trust & Guaranty Co. of West Virginia v. Globe & Rutgers Fire Ins. Co.*, 229 F. 326, March 30, 1916.

Surety—Reinsurance Delay in Accounting

A surety company entering into a reinsurance agreement with another surety company held not in default for not accounting until two years after notice of termination of agreement.—*Poe v. Munich Reinsurance Co.*, 95 A. 164.

Installment Payments Not Due After Loss

Under Iowa code touching the construction of contracts, note given for a policy of term insurance held open to the construction that a particular clause meant that, in case of loss, subsequent installments should not become due and payable and should be void.—*Houge v. St. Paul F. & M. Ins. Co.*, 156 N. W. 862.

Suits by Receiver Against Mutual Members

Where a receiver of an insolvent mutual assessment fire insurance company sought to collect assessments from the several members, held that under Civ. Code Prac. § 65, suit might be maintained in the county where the receivership was pending, such court having jurisdiction of the proceeding. 183 S. W. 475.

San Francisco.—The water line fire limits will be extended south of Folsom street several blocks.

**MICHIGAN F. & M. INSURANCE
COMPANY**

Steadily Growing and Prosperous, Conservatively Managed and Owned by wealthy Men

Here is a fire-risks coverer which has in its business experience and corporate structure the elements or factors which commend it alike to the broker, the agent and the property-owner. The Michigan is long-established, its stockholders are contented with regular dividends, it paid in full its losses in a great conflagration, it is conservatively managed, its stockholders are capitalists of wide and good repute, and it is steadily increasing in cash resources. These are factors which make for liberal dealings with claimants and for enduring success.

Following is a two-year summary of the Michigan's cash assets and surplus funds:

Time	Assets	Policyholders' Surplus
January 1, 1907 . . .	\$1,042,744	\$489,815
“ 1909 . . .	1,191,051	679,336
“ 1911 . . .	1,374,193	757,616
“ 1913 . . .	1,485,891	752,063
“ 1915 . . .	1,524,382	745,996
“ 1916 . . .	1,590,675	815,375

Dividends are paid out of interest earnings. Surplus, which fluctuates with market values of securities, is built up out of interest earnings and underwriting profits. Nearly every year yields some underwriting profit for the further security of policyholders. Every year records an increase in premium reserve. This means a yearly increase in new business.

On the Pacific Coast this company does a profitable business under the management of Wayman and Henry of San Francisco.

Items of Various Kinds

The California state board of health advises you to put nothing in your mouth except food, drink, a thermometer and a tooth brush; you should wash your hands often and never cough into the bare hand; you should never kiss or be kissed; and you should live out doors as much as possible—if you would avoid consumption.

A mark of the value of Charlie Chaplin's services is that a group of theatrical men in New York formulated a brilliant plan to make a pot of money by renting the vast Madison Square Garden and presenting there, for two weeks, Charlie Chaplin “himself;” but the scheme fell through because the moving picture company that employs the comedian held him back with a bonus of \$25,000.

Wilmington, Del., April 18.—Ernest Schiller, alias Clarence R. Hudson, who forcibly took possession of the British steamer Matoppo off Sandy Hook on March 29th, terrorized the crew and compelled the captain to change the ship's course, was sentenced to life imprisonment in the United States district court here today.

The Chinese and Arabs built the first clocks provided with automatons, many of these being developed to a wonderful degree, figures appearing at intervals and going through all manner of acrobatics.

Spokane, Wash., April 4.—Organized employers and employees will have at the Fall election different amendments to the state compensation law.

Organized 1881

MICHIGAN

Fire and Marine Insurance Company

Of Detroit, Michigan

STATEMENT JANUARY 1, 1916

CAPITAL	\$ 400,000 00
RESERVE for unearned Premiums on Unexpired Policies	693,539 44
RESERVE for Losses Unadjusted and Not Due	48,750 87
NET SURPLUS	415,375 19
ASSETS	1,590,675 40

Income

Net Premiums	\$ 699,639 94
Interest, Etc.	65,200 25
Total Income	\$ 764,840 19

Disbursements

Losses Paid	\$ 339,394 29
Dividends to Stockholders	40,000 00
Expenses, Taxes, etc.	327,416 85
Total Disbursements	\$ 706,811 14

Comparative Figures

	January 1, 1915	January 1, 1916
Capital	\$ 400,000 00	\$ 400,000 00
Reinsurance Reserve	685,952 41	693,539 44
Losses Unadjusted and Not Due	57,201 59	48,750 87
Net Surplus	345,995 20	415,375 19
Assets	1,524,381 57	1,590,675 40

D. M. FERRY, Jr., E. J. BOOTH, H. E. EVERETT, E. P. WEBB,
President Vice-President Secretary Asst. Secretary

PACIFIC DEPARTMENT---Embracing California, Nevada, Arizona, Utah, Oregon,
Washington, Idaho, Montana, Hawaii, Alaska and British Columbia

WILLARD O. WAYMAN --- CARL A. HENRY

Joint General Agents

FRANK E. STONE -- MAXWELL H. THOMSON

Assistant General Agents

Northwest corner Sacramento and Sansome Sts. San Francisco

Special Agents: Los Angeles -- JAMES F. BOYLAN, E. A. ROWE; Portland -- E. R. THOMPSON
Spokane -- C. B. HARRIS; Seattle -- BRUCE KALTZ; San Francisco -- W. W. CLEVELAND,
J. N. WATERS.

Losses Paid Since Organization, - \$8,012,053.09

INSURANCE OF ALL KINDS

Employers Liability Assurance Corporation

The annual home office statement of the Employers Liability of London—the 35th annual report—presents these interesting totals:

Capital paid up	\$ 1,000,000
Capital subscribed, unpaid	4,000,000
Assets cash	14,574,000
Income	9,778,280
Disbursements	9,031,925
Premiums	9,319,080
Losses paid	5,184,285
Expenses	2,840,645
Taxes, etc	606,995

The loss of business because of the great war was not serious, as it leaves the company with a total income largely in excess of any year preceding 1914.

The company is in the very best of condition, with over \$5,000,000 surplus as to policyholders and over \$4,000,000 net surplus, with unearned premiums calculated on a high standard.

C. J. Okell is the Pacific Coast representative and the pioneer liability man.

Digest of Insurance Cases by Deitch

The 1915 edition of this excellent Digest by Guilford A. Deitch (Rough Notes Company), Indianapolis, Indiana, is a work of some 550 pages, and completes the twenty-eighth year of publication. The indexes and tables of cases make the volumes an insurance legal library serviceable to all insurance men and indispensable to managers and attorneys who give special attention to the law of the insurance contract.

The extent of insurance litigation in the higher courts is suggested by the numbers of cases in this Digest — as 424 fire, 24 marine, 162 life, 165 fraternal, 73 accident and 213 miscellaneous, a total of 861 cases.

Of 655 decided cases in which the insurers were directly involved, 599 were appealed to higher courts. These appeals resulted in

260 decisions in favor of the companies and 339 against them. The insurers were successful in but 23.5 percent of the reported cases in the lower courts and in 43.7 percent of the cases appealed.

West Coast-San Francisco Life Insurance Company Officers and Directors

At the April 6 annual meeting of the West Coast-San Francisco Life Insurance Company the following officers and directors were elected for the ensuing year:

OFFICERS

- President, C. O. G. Miller
- First vice-president, Francis V. Keesling
- Second vice-president, Julian Sonntag
- Third vice-president, E. D. Roberts
- Fourth vice-president, Victor Etienne, Jr.
- Fifth vice-president, I. A. Ewing
- Secretary and actuary, Gordon Thomson
- Treas. and asst. sec'y, Bernard W. Ford
- Medical director, Dr. W. R. Cluness, Jr.
- Associate med. director, Dr. M. O. Austin
- Manager of ordinary agencies, Chas. W. Helsler.

DIRECTORS

- | | |
|------------------------|---------------------|
| L. P. Behrens | Geo. D. Clark |
| M. J. Brandenstein | Victor Etienne, Jr. |
| Frank P. Deering | J. M. Etienne |
| Geo. U. Hind | I. A. Ewing |
| E. J. Holt | H. T. Harper |
| A. J. Merle | Geo. W. Parsons |
| C. O. G. Miller | W. O. Randolph |
| Chas. C. Moore | E. D. Roberts |
| H. H. Noble | W. L. Growall |
| Geo. Allen Moore | James C. Kays |
| W. B. Reis | John A. Koster |
| V. J. A. Rey | Alfred Seale |
| Julian Sonntag | Gordon Thomson |
| T. C. Tognazzini | Francis V. Keesling |
| Kirkham Wright | C. L. Koster |
| T. L. Miller | Otto K. Grau |
| Hon. Benj. B. Bledsoe. | |

We note that the retiring president has been given a seat on the board of directors.

The new president, C. O. G. Miller, is among the most prominent men in Coast financial circles.

C. O. G. Miller Elected President West Coast-San Francisco Life

Thomas L. Miller, president of the West Coast-San Francisco Life Ins. Co. of San Francisco, has resigned and will probably give his attention to the liquidation of the Pacific Coast Casualty Co.

C. O. G. Miller, a well known and successful San Francisco business man, has been elected president of the company. Mr. Miller is president of the Los Angeles Light & Power Co. and is a director of the Savings Union Bank & Trust Co. of San Francisco.

Julian Sonntag, who has charge of the industrial department, has been re-elected vice president.

Francis V. Keesling has been re-elected vice president and general counsel.

Gordon Thomson is elected secretary and actuary.

Geo. H. Beaudry, actuary, retires.

The West Coast-San Francisco Life's industrial business is now virtually all self-supporting. The company will be on a dividend-paying basis next year.

Assistant General Agent W. W. Potter of Edward E. Potter & Sons is visiting Spokane.

The Insurance Federation of Arizona has been organized.

Alfred F. James, vice president, has been elected president of the Northwestern National.

The Allemannia Fire of Pittsburg, hitherto in the Pacific West in Utah and Colorado only, is entering California, as a non-boarder. As usual the commissioner is making as much trouble and expense as possible.

President Wollaeger of the Concordia is visiting this Coast.

Chapman & Nauman have been appointed agents for the Phenix of Paris.

Life companies with loans on South Carolina buildings are worried by the retirement of the fire companies from that state. The lenders are asking the companies if they will carry these mortgaged risks to expiration.

Miller Appointed Vice President and Western Manager

Mr. (T. L.) Miller has been appointed Western vice president and manager of the Casualty Co. of America, with offices in the Kohl building.

Manager Miller seems happy to retire from the strenuous occupation of a life insurance man.

Home Life of New York Will Probably Mutualize

In about a month the directors of the Home Life Ins. Co. will submit to policyholders an offer to sell to them the \$125,000 capital stock. The company has over \$2 200,000 surplus.

The company's charter limits dividends to 12 percent annually on the capital stock.

It is said the stock will be offered to the policyholders at \$425 a share. This is a very reasonable offer and it should be accepted by the policyholders.

Majority of Capital Stock of American Central May Be Bought

If a majority of the stock of the American Central Ins. Co. is deposited with the selected trustees, within a reasonable time, at \$142.50 per share, less the recent \$1.50 per share dividend payable April 1 — \$141 ex. dividend—the Commercial Union Assurance Co. will buy the control of this old St. Louis company, and all stock offered at this price.

It is probable that the proposed deal will go through.

The American Central will be continued as an independent company, along lines which have been followed in the past. Its agents will not be disturbed. No change in management or special agency staffs is contemplated.

With Commercial Union interests behind the American Central its policies will hereafter rank among the highest in the security offered.

In this field the American Central, with its Mercantile F. & M. Underwriters, is represented by Christensen & Goodwin.

**Commissioner Fishback's
Suggestions to Country Home Owners**

From the "Preparedness" circular issued by the Washington state insurance department on April 5 we copy the following:

The attention of this department has been called to the matter of extra hazards and extra charges in fire insurance rates, more particularly on account of stove pipes and terra cotta flues in farm buildings.

The rates now in use by most of the fire insurance companies operating in this state provide an additional charge of 75c per \$100 of insured value where a metal stove pipe is used, and an additional charge of 15c per \$100 of insured value where a terra cotta flue is used, in place of a properly constructed chimney. On a three-year term policy of insurance the amount of this charge is doubled.

Few people seem to realize that the additional premium charged because of these deficiencies in chimney conditions would amount in a very few years to more than the entire cost of a properly constructed brick chimney. The building of such a chimney is a matter of strict economy, and eliminates to a large extent the dangers of fire which might result in heavy financial loss and also in the loss of lives of those near and dear.

Some of our citizens have the idea that this extra charge means an extra profit to the insurance companies, but that is a mistake. Experience has taught the companies that stove pipe risks are exceedingly undesirable, even at the advanced rates and some of the best companies heretofore making a specialty of farm risks are declining absolutely to accept any more risks of this character.

All chimneys should be built from the ground up, as an additional charge of 10c on each \$100 of insured value is made where the chimney rests on a bracket, and for the further reason that it eliminates to a large extent the questions of settling and cracking and thereby causing fires, and the dangers from falling when the bracket has been damaged or destroyed.

Stove pipes should always enter chimneys at proper distances from ceilings or walls and

at as near right angles as possible; this should be done for the reason that where stove pipes enter chimneys at other than a right angle, there is great danger of fire on roofs, originating from sparks. Be sure and keep your roof free from moss.

Miscellaneous Statistics

From the advance sheets issued by the New York state insurance department we gather the following casualty statistics:

Premiums	\$141,427,157
Losses paid	58,408,174
Losses unpaid	9,033,029
Claims resisted	3,802,585
Commissions paid	31,688,916
Total expenses	58,017,951
Total income	155,434,307
Total disbursements	141,338,218
Taxes, licenses and fees	4,123,829

Losses paid, and expenses are about the same. It costs a dollar to distribute a dollar of relief. The figures are those of casualty, credit, fidelity and surety companies. The Travelers (accident) leads in premiums. The Employers Liability leads among U. S. branches.

Acknowledgments

Insurance Companies in CANADA. Preliminary report from Supt. of Ins., G. D. Finlayson, Ottawa, Can., shows \$26,530,293 net premiums and \$13,667,458 losses in 1915, or 51.5 percent.

British companies write half the business. There are or were some 47 Canadian companies.

The National Ben Franklin got soaked in the solar plexus.

There are 26 Canadian life companies. The population of Canada is less than that of our Pacific West.

Where are our 26 life companies?
Or 47 fire companies?

Welfare Work of the Metropolitan Life Ins. Co. for Its Employes.

It appears that a general agent is always a manager but a manager is never a general agent.

Industrial Law And Accident Insurance

Accident insurance being a matter of private contract, Industrial Insurance Law, providing for payment of fixed compensation to injured employees, will not affect their rights to recover on accident policies. 155 P. 153.

Strenuous Days After the Fire Caused Many Deaths

Since April 18, 1906, some 27 fire insurance men identified in a leading way with a business in San Francisco have passed away. Nearly all were subjected to a great strain by the shock of the double disaster or by the long and hard period of adjustments and restoration of normal conditions.

Companies retired agencies were terminated, business was disrupted, fortunes were lost, and general uncertainty undermined hope and health.

Few who have died lived their allotted span of years, and of the following recorded decade of deaths there can be no doubt that the majority of them were directly due to or were hastened by the great fire and the strenuous days which followed:

J. McC. Anderson	James D. Bailey
George C. Boardman	L. L. Bromwell
J. W. G. Cofran	George D. Dornin
William Frank	Guy Francis
George F. Grant	A. R. Grim
John W. Gunn	I. Gutte
H. F. Gordon	S. D. Ives
N. T. James	J. J. Kenney
C. Mason Kinne	William J. Landers
W. H. Lowden	William Maedonald
H. R. Mann	E. C. Morrison
A. G. Sanderson	Geo. W. Spencer
D. A. Spencer	Charles H. Ward
W. Speyer.	

The Oklahoma former general agent of the Maryland Casualty has complained to the state insurance department that this company is guilty of many violations of the resident agency law.

While crossing railway tracks at bends, or trees, heedless of warning signs, ringing bells and near approaching trains in Cali-

fornia many autocars have been destroyed and their riders killed or injured. In nearly all cases the drivers were sober, as attested by the survivors. The "speed craze" was responsible.

National Auto Conference In New York City

Representatives of the Eastern, New England, Western and Pacific Coast auto conferences are in session in New York city as the National Conference. This is an important meeting, for defections are threatened. The valued policy principle is being followed in settlements, and something like uniformity is wanted.

No Limitation of Mutual Members' Liability

Each policyholder is a member of the mutual fire association, and all fire losses incurred by the association are to be paid by the members, either out of funds on hand, or out of new funds created by assessments duly levied on and collected from the members. Being a mutual company and not a stock company, there is a mutual liability not curtailed by limitations of assessments. Such in substance is a recent decision by the supreme court of Arkansas. This decision is in line with the assertions made by the Coast Review for over thirty years past.

Brokers and agents should paste the foregoing in their scrap-book.

Automobile, Driver And Pedestrian

Reckless driving of an automobile on a much-traveled thoroughfare of a city is actionable negligence.

A pedestrian and the operator of an automobile have each the right to pass and re-pass on city streets, but each must observe ordinary care to avoid being injured or inflicting injury on the other.

A pedestrian lawfully using a street need not constantly look or listen to ascertain if automobiles are approaching. — 111 N. E. 457.

LIFE CHIPS

—Seems Top-heavy

The Western States Life Ins. Co. of California, as we are informed, pays its leading two officers salaries which combined amount to \$30,000. The expense ratio of this company is high. No dividends have ever been paid the stockholders.

—Life Underwriters' Association

Of San Francisco meets April 27 at 6 p. m. to consider the menu a la Leisander and the delegation from Sacramento. A Lombard not from Italy will discourse sweetly on "Psychology and Salesmanship." This is to be a treat. Molony will follow with Protection, which is a treaty. Drs. Webb, Chipron and Johnson will follow with a treatment on "Approach and Closing."

—Leaders

The Metropolitan Life leads the world in new ordinary business issued in 1915—\$229,303,329.

The Prudential leads the world in new industrial insurance issued in 1915—\$298,691,230.

The Metropolitan Life leads the world in new life insurance (\$485,120,154) and in life insurance in force—\$4,184,682,577.

—Poor Loan by Life Co.

The New York Life lent Considine the amusement man nearly a half million dollars on the security of his theater building in Seattle. This loan was made several years ago. Not a cent of interest has since been paid and the other day the lending company was forced to foreclose and take the theater. Considine really made a sale. It was a purchase price, not a loan, that he received.

—New President

Des Moines, Ia., April 21.—George Kuhns, for some twenty-three years actively with the Bankers Life Company, has been elected president. He succeeds E. E. Clark, who resigns on account of ill health and advanced years. Mr. Clark has been with the Bankers for twenty-eight years, six as president. President Kuhns began life on an Illinois

farm and earned his education and attended the Iowa State college. He began his life insurance career as a special field representative of the Bankers in 1893.

—Life Items

Report of Metropolitan Life Insurance Co. Sanatorium.

The Sanatorium staff embraces four doctors, a farmer, a herdsman, a gardner, a chaplain, a dietitian, a housekeeper, nurses, etc. Dinner is served in the middle of the day. Supper includes cold meat and boiled eggs. In the month 19,859 meals are served. The daily average is 640 meals. Patients gain in weight. Many consumptives are discharged as cured.

The St. Louis Union Bank freely advertises an endorsement of life insurance. Among the display lines are—

"The Life Insurance Man is working for you—Let him tell you what he knows."

The reader is urged to put money in the bank weekly and then to draw out his life premium at the end of the year. The Security Savings Bank of Cedar Rapids, Ia., has inaugurated a similar premium - savings account campaign by giving a banquet to all the insurance men of the city.

The Western Union Life now publishes a monthly Pep. It tells of a man who is True. His surname is Uncapher. Another striver is by name Kjos.

The Pioneer tells us that W. S. Tupper, head of the West Coast - San Francisco's Central California district, has headquarters in Oakland, where the sun always shines. He, with his younger brother, is building up a great agency organization.

L. B. Messler, formerly with the San Francisco Life and the West Coast Life, is now manager of the National Life of the U. S. A. for central and northern California. His first quarter's work has been very satisfactory.

Ralph V. Emery, Wisconsin representative of the Bankers Life of Des Moines, has been named as new general agent for the same company in the state of Oregon with headquarters at Portland.

Life Companies' Loans— Fire Insurance in South Carolina

New York, April 12, 1915.

Prompted by the fact that its members hold nearly \$4,500,000, in South Carolina real estate mortgage loans, secured in part by more than \$3,000,000 fire insurance, the Association of Life Insurance Presidents has been making an inquiry among fire companies as to the extent that a continuation of the protection against the fire hazard could be assured. The results of this investigation were submitted to the members of the Association today in a report by General Counsel Robert Lynn Cox. The report states in part:

Replies have now been received from all the companies addressed except for a relatively small proportion of the amount of business represented. Where no answer has been received, it has been possible, from reports from our South Carolina counsel and various other sources, to classify the companies as to whether they have withdrawn or are remaining. The information thus received—directly and indirectly—show the following separation:

Remaining and Withdrawn Fire Companies

	Companies Remaining	Companies Withdrawn
Capital and Surplus as of Dec. 31, 1914	\$ 5,823,907	\$ 222,375,022
Ins. Written during 1914	12,986,885	174,701,059
Ins. carried for our mem- bers as of March 1st, 1916	144,259	2,954,877

It has been possible to calculate a more less accurate ratio to apply to the total amount of insurance written in 1914 and thus obtain an approximate estimate of the total fire insurance in force by stock companies at the end of 1914. This, after being corrected to some extent by the ratio between the total yearly business written and the total outstanding, for the entire country, shows the total insurance in force in South Carolina of the retired companies to be about \$250,000,000, as compared with about \$19,000,000 in the remaining companies. Back of the \$250,000,000 in force of the retired companies, there is a surplus to policyholders (capital and surplus) of more than \$220,000,000. To the innocent bystander, holding real estate mortgage loans

in South Carolina, secured in part by fire insurance, there looms the question as to how this \$250,000,000 of fire insurance in force can with conservative underwriting be absorbed in the immediate future by the group of stock companies remaining (less than a dozen all told), whose combined surplus to policyholders is only about \$6,000,000.

Fire Policies To Be Continued to Expiration

In this connection, it is interesting to note the replies of the retired companies to our second inquiry. All of those answering—numbering 60 out of 92 and having a capital and surplus of \$188,973,827, out of \$222,375,022, of all the retired companies—report that it is their present intention to continue existing policies until their expiration, except in those cases where the character of the hazard may change.

Life Loan Policies Expiring

Even with this assurance as to present policies, the imminence of the problem of the absorption of the \$250,000,000 carried by the retired companies is indicated by the dates of the expirations of the fire insurance held by our members, which are as follows:

Year	Amount Expiring
1916	\$1,323,812
1917	678,735
1918	699,874
1919	173,100
1920	8,450
1921	180,000
No Date	35,165

Total \$3,099,136

As to the third inquiry, nearly all of the retired companies answering state they cannot with safety and satisfaction to themselves insure mortgagees' interests direct, even to the extent of replacing existing insurance as it may mature from time to time.—Robert Lynn Cox, General Counsel & Manager.

The Metropolitan Life leads in New York state.

San Francisco's bonded indebtedness is \$42,900,000.

ONE THING AND ANOTHER

An underwriter seems a man who reads only the headlines and writes only the foot-lines.

* * *

Somebody is always taking the joy out of life. An unthinking friend reminds me that next January all the legislatures of the Pacific West will be in biennial session.

* * *

Yes, young man; it is the unexpected that happens; and you may be shooting and stopping bullets for Uncle Sam soon. Therefore haste thee to an insurance shop and buy its armor service at the rate of so little per \$1,000 per annum.

* * *

I hear that the California insurance commissioner is holding up an "ap" for entry because a dot in the figures may be a period or a comma. It may be a fly-speck.

* * *

Letters from Canada and the United Kingdom are being opened by censors.

* * *

Seattle, April 12.—J. R. Ogris, an insurance solicitor, was killed last night in a dispute over a dog. O. demanded that the owner, his uncle-in-law, should turn the dog out of the house. The uncle, D. Carette, who loved the dog, brooded over the quarrel, and rose early, took a gun, and shot his nephew, as he was cutting kindling. The murderer, who owned the house, then shot himself dead.

* * *

Handsome is as handsome does. The Pacific Mutual News for April prints the pictures of its handsomest agents, and lo and behold, Kilgarif & Beaver lead all the rest. Not one of the twenty-one wears whiskers.

* * *

Our back yard—Mexico—is full of bad Injuns. What do U. S. usually do with bad Injuns? Make 'em good!

* * *

Do you know that "abundance" was formerly "aboundance"?

The Insurance Society of New York is celebrating its fifteenth anniversary. Manager W. Irving of San Francisco is one of the charter members.

* * *

Of the three recent suits by the former managers of the First National, two have been dismissed and the third doubtless will be. It is the old struggle between the Out and the In, between Tuttle and Wynne. Wynne will win.

* * *

In the health registration area of this country heart diseases lead in death results, and tuberculosis diseases are second. The former, in round numbers, 100,000 deaths; the latter, 97,000, in one year.

* * *

The first capitalized live stock company in this country was organized in Hartford, began business there, but soon went into liquidation.

* * *

Insurance companies should not take in rumors.

* * *

Probably a man may be better judged by his avocation than by his vocation.

* * *

Stevenson, author of classic fiction, sometimes rewrote a chapter nine times. I am sure no insurance journalist ever rewrites a paragraph twice.

* * *

Kansas's "clean up week" for fire prevention began April 17.

* * *

According to a Spectator compilation, fire losses paid in 1915 amounted to \$15,000,000 more than in 1914, notwithstanding the talk and statistics of a decline of some \$50,000,000 in the property losses.

* * *

Do you know that Shakespeare and Cervantes died on the same day, April 23, just 300 years ago?

* * *

The man who gives me a new idea makes a new man of me.

The New Zealand Insurance Company

Gains in Assets, Surplus and Premiums

The New Zealand of Auckland is now a seven-millionaire, the assets having passed seven million dollars during the past year. The capital is \$2,250,000, the surplus is \$1,748,504, the total assets are \$7,192,678, and the total premium income in 1915 was \$3,703,239. Gains were as follows:

In assets	\$ 655,233
In surplus	265,545
In reinsurance reserve	90,000
In premium income	206,685

The surplus on the year's transactions, after providing for all unpaid losses, writing down investments, etc., is \$490,540.

The New Zealand writes fire, marine and accident business. In this country it writes fire business only and its business is confined to the Pacific Coast, where it has been represented since 1875.

The company's American business yielded \$494,198 premiums last year, with 52.7 percent loss ratio, which is the average for all companies in this field.

The revenue from interest and rents was considerably more than enough to pay the 10 percent dividends to shareholders. Losses and expenses left a surplus of 14.5 percent. Expenses were only 28.2 percent of the premiums. The loss ratio was 57.2.

As to Rumors

We have several times found that rumors of changes — of reinsurances, retirements and changes of management—though mere rumors, had bases of facts, and later turned out to be true even after denials. Heretofore we have given no publicity to these rumors unless we had some "inside" evidence of their truth. But it seems to us, now, that we should give some publicity to rumors which have the semblance of probability. It is remarked on the street that generally these rumors are true in despite of pooh-poohs and downright denials.

There was a rumor that the Delaware was about to reinsure and retire, but we, with too much consideration for the unde-

serving, did not publish it, but solicited and received a denial by wire (unpaid). Soon thereafter the Delaware, which had a bad San Francisco 1906 record, reinsured and went into liquidation.

There was a report, scarcely heard, of a change of ownership and a reinsurance of the Franklin, but we did not publish it, though our authority was good. The truth of the report was denied; but it is a fact that at that time efforts to buy control of the Franklin were being made. Subsequently the control of the company was bought and its business was reinsured. Agencies were changed and the company continued in business with increased surplus.

The old adage is "Where there is much smoke there is some fire." We are of opinion that where there is a persistent rumor there is a substratum of fact and our readers are entitled to a publication of the bare fact of a rumor as long as it is presented as a rumor only.

Illinois Surety Reinsures And Will Liquidate

This Chicago company has been placed in the hands of a receiver, who is bonded for \$200,000 by the National Surety Co. The latter company has reinsured nearly all the business of the liquidating company.

The Illinois Surety Co. began business in 1905. On January 1 it had \$250,000 capital and \$53,663 net surplus. Last year's and the previous year's income was considerably less than the outgo. The "handwriting was on the wall." Dividends were not paid in either year. Expenses in 1915 were over 63 percent of the premiums. A yearly increasing business has been no sign of prosperity or permanence.

Who is your fat friend? Does he know that "overweight" shortens his life? The ratio of actual to expected deaths is higher for the overweight than the underweight—but not much. Therefore let us eat, drink and be merry. I should worry.

Did you know there is such a personal name as Peppercorn?

HEAD OFFICE ANNUAL STATEMENT
OF THE

NEW ZEALAND Insurance Company, Ltd.

of Auckland, New Zealand

FOR THE YEAR ENDING NOVEMBER 30, 1915

ASSETS

Mortgages and Shares	\$ 987,623 70
Real Estate	1,883,262 40
Government Bonds and Debentures	2,838,251 61
Branch and Agency Balances	498,962 54
Cash in Banks, on Hand, and Fixed Deposits	912,995 84
Other Assets	71,582 56
	<hr/>
	\$ 7,192,678 65

LIABILITIES

Appropriation for Unpaid Losses	\$ 753,625 00
Sundry Creditors and Unearned Premiums	810,709 31
Investment Fluctuation Account	129,839 93
Reinsurance Reserve Fund	1,500,000 00
CAPITAL	2,250,000 00
SURPLUS	1,748,504 41
	<hr/>
	\$ 7,192,678 65

IN BUSINESS ON THE PACIFIC COAST SINCE 1875

PACIFIC DEPARTMENT

In Company's Building, : 330-340 California Street

SAN FRANCISCO, : CAL.

CLINTON FOLGER **W. M. SPEYER**

Joint Managers

SPECIAL AGENTS

Frederic Williams, Denver, Colorado
C. P. Lyndall, Los Angeles, Cal.
Volney Seebeck, Spokane, Wash.

W. G. Fortmann, Portland, Ore.
D. A. Parker, San Francisco
R. E. Oehlmann, San Francisco

STATE FIRE INSURANCE

From a Paper by McKee Sherrard, Read at the 40th Annual Meeting of the Fire Underwriters' Association of the Pacific

Copyrighted. Published by Permission of the Association

The first recorded attempt to experiment along these lines in England took place in the year 1681. The preceding year saw the opening of the first private fire insurance office by a man named Nicholas Barbon. Barbon's Fire Office prospered, in spite of the exceedingly crude method of doing business, until it attracted the attention of the authorities of the city of London. They promptly decided that if a private office could write Fire Insurance at a profit, the city of London could do the same and maybe insure its citizens at lower rates than those charged by the private fire office. But the courts here intervened and ruled that the charter of the city of London did not confer on the city authorities the power to transact a Municipal Fire Insurance business.

* * *

State Insurance in Germany was started at about the same time this experiment was being tried in London, but in Germany no private Fire Insurance concern had been started. In 1677 the authorities of the city of Hamburg decided that some system must be found for distributing the losses resulting from fire. As there were no private ways of meeting this need, the city started a Municipal Fire Insurance Society and all the citizens of Hamburg were compelled to insure their property in it. Berlin followed by establishing a similar institution in 1706, and in the eighteenth century numerous other institutions of this kind were started throughout the German Empire, and most of them are still in existence. Insurance in all of these institutions was compulsory.

Since 1861, however, the State has withdrawn the right formerly held by these institutions to monopolize the business, and since that time the State and Municipal institutions have had to compete with regularly organized Stock and Mutual Companies.

* * *

Denmark at the end of the seventeenth century had a law which compelled the Commune to rebuild property destroyed by fire, free of charge to the owner. Such losses presumably being paid out of the general taxes. In 1735 this developed into a Government Insurance Institution somewhat similar to the German Insurance Societies and insurance in this institution was compulsory. There were no Stock Fire Insurance Companies known in Denmark at that time and the Government system of insurance was absolutely necessary in order that fire losses might be distributed.

Several other European countries experimented along similar lines until privately-owned Stock Fire Insurance Companies became more generally known, and then the State institutions began to dwindle perceptibly.

One notable exception to this, however, is found in Switzerland. Prior to the beginning of the nineteenth century the only fire insurance obtainable was furnished by small local concerns who seem to have worked on the theory of charging "all the traffic would bear." In order to check the

operations of these concerns and at the same time to more fully protect property owners against loss by fire, each canton started a system of Government insurance. This began in 1805 and spread throughout Switzerland so that at the present time there are about twenty of these State Insurance Institutions in existence, each insuring only in its own Canton. They only insure buildings, and the insurance of all buildings with the Canton is compulsory. Insurance on contents must be placed with private companies as only one of the Cantons will accept such insurance. Values in Switzerland are comparatively light and the absence of large cities and the resulting conflagration hazard, has undoubtedly made it possible for the successful maintenance of these State Insurance Institutions.

This brings the history of State Fire Insurance down to modern times, and the only country to experiment with it in the last fifty years is New Zealand, which, by the way, is the only country to try this experiment when insurance in privately-owned stock companies could be had.

In New Zealand everything is very new and all sorts of new-fangled socialistic theories have been tried out with varying degrees of success. The Government owns the railroads and even most of the land itself, which they rent on long time leases. So very naturally the idea of State Fire Insurance would appeal strongly to a people so given to experimenting with their Government. Therefore, in 1904, the "State Fire Office of New Zealand" was opened and for the last eleven years it has been issuing fire insurance policies in competition with the regularly admitted stock companies. This experiment has been to a certain extent successful. According to the tenth annual report of the Fire Office, dated December 31, 1914, its premium income was about \$300,000.00 with a loss ratio of about 44 per cent. The State Fire Office uses the same forms and rates as the stock companies but will only write preferred business. No conflagrations have been experienced, which is very fortunate for this theory for aside from a subscribed fund of \$500,000.00, and such reserves as have been accumulated in the last eleven years, the New Zealand Fire Office policies are not guaranteed by the Government.

* * *

There are a great many men in other lines of business who sincerely believe that their rates are too high, and who just as sincerely believe that State Fire Insurance would act as a check on the "Insurance Trust," and thereby bring about a direct saving in the cost of their fire insurance. This feeling has been fostered and encouraged by politicians and poorly informed newspapers until it has become a very real menace to the insurance business. They argue that in the States that have taken up the writing of Compensation insurance, rates have been greatly reduced, and at the same time substantial rebates have been made by the State at the end of the year. And if Compensation Insurance can be operated by the State at a profit why not Fire Insurance.

* * *

A large majority of the present State Insurance Commissioners are opposed to saddling their States with such an experiment, and as the power of the Insurance Commissioner in shaping insurance laws is very great, there is no need to fear that State Fire Insurance will be tried in the more

conservative States as long as they maintain the present high standards of their Commissioners.

Mr. W. T. Emmett, ex-Superintendent of Insurance of New York, evidently felt that certain of the more radical elements of our State Governments were bent on trying various experiments affecting insurance, for he took many opportunities to publicly call attention to this matter of State Fire Insurance. His views as expressed in 1913 on this subject are well worth noting as they express quite clearly a view that has been pretty generally accepted by other Commissioners. The following extract is a fair sample: "From certain points of view the business of Fire Insurance seems, in a very particular sense, to be one which can be better conducted by private individuals than by even the most perfect governmental machinery. It seems to possess certain features which make it a particularly dangerous field for the people in their organized capacity to attempt to enter."

Mr. M. J. Cleary, the present Insurance Commissioner of Wisconsin, took practically the same ground in his address before the Fire Underwriters' Association of the Northwest at their last meeting. This is especially noteworthy because it is from the State of Wisconsin that some of the most radical insurance ideas have emanated.

The argument that State Compensation Insurance has been a success is a fallacy. No such project can be declared either a success or a failure in one year or even in ten years, as defects inherent to the organization of the various State funds may not become evident for years.

One point must never be lost sight of, and that is that none of the States operating Compensation Insurance Departments actually guarantee their policies. In every case a fund of varying amount is appropriated by the Legislature with which a set of Commissioners is expected to experiment. This fund is not elastic and should it by any chance become exhausted, claimants holding policies issued by this particular State have a mighty slim chance of collecting. This has been very clearly shown in the State of West Virginia within the last two months. West Virginia has a Compensation Insurance Department and a law under which no private company can operate, and therefore has a virtual monopoly of the Compensation Insurance business. Unfortunately, however, there were two serious mine disasters quite close together. The first completely exhausted the State Compensation Insurance Fund, and now the dependents of the victims of the second disaster have a very poor chance of getting their money. This in spite of the fact that this Compensation law was supposed to have been enacted for the express benefit of the laborer.

Add to this fatal weakness of the present systems of State Compensation Insurance, the equally important fact that in nearly every case the control of this fund is in the hands of a Commission appointed for a limited term of years by the Governor, and therefore subject to sudden and complete change of personnel. Compensation Insurance, like Fire Insurance, calls for expert knowledge, and it would be ridiculous to expect a man who is appointed solely for political reasons, to spend any time learning the insurance business, when he knows that his position may be taken away from him at any time by the power that appointed him. For example we have in California, the appointment last month of a certain well-known Los

Angeles politician to a position on the State Industrial Accident Board with a salary of \$5000.00 a year. The appointment was made solely for political reasons and while the new member may be a very estimable gentleman in every respect, nobody can accuse him of having expert knowledge of the Compensation Insurance business.

So the first attempt will undoubtedly be along the lines shown above, with a specified State Fire Insurance Fund and a Commission of politicians to handle it. Policies issued will not be guaranteed by the State beyond the amount of a specified Fire Fund, for the good and sufficient reason that the reformers and politicians who would advocate this experiment would not dare go that far. The dangers are too self-evident and sufficient support could not be gained if there was a chance of a single fire bankrupting the State; or seriously crippling the State Treasury.

* * *

Assume for the sake of argument that some State decides to go into the Fire Insurance business along lines similar to those governing State Compensation insurance, and then figure in your own minds what the results will be.

Under our present system of Government men are elected to various high positions, not because of their fitness for that position, but solely because of their power to control votes. And just so long as this system holds, professional politicians will have control of all important State activities. The present Commissioners in charge of State Compensation Insurance are appointed in nearly every case by the Governor of the State operating such a department, and these appointments are essentially political; and it is reasonable to expect that any Commission placed in charge of a State Fire Insurance Department would be appointed the same way. These Commissioners would be expected to at once reduce the cost of Fire Insurance as that would be the main idea in having the State take up this experiment. This would mean an immediate reduction in existing rates in an attempt to force the Stock Companies to make a similar reduction. This very thing was tried by the New Zealand Fire Office but the Stock Companies there would not make any general reduction, and the result was that the Government Insurance Department had to go back to the companies' rates in order to avoid a deficit.

Assuming that this cut is made in Fire rates by the State and also assuming that the Stock Companies' rates are as low as they can go and avoid an actual loss, the only chance for the State to break even on their operations would be by reducing the expense of getting the business. This expense item can undoubtedly be reduced in a number of particulars, not the least of which is the ability of the State to charge a portion of the expense of getting their business to some other State Department if such an action becomes necessary. Rating formulas and inspections of the private companies can, and undoubtedly would, be appropriated without remuneration. In this and similar ways ordinary expenses can be reduced somewhat in order to make a favorable statement, although it would seem that the salaries of the Commissioners and their political employees would more than off-set this saving. No way has yet been discovered to materially reduce the fire losses in this country; therefore, it naturally follows that a State Fire

Insurance Department, which in its nature must be limited to one State, has either got to materially reduce the normal expense or be bound to meet disaster. And in making this statement none of the inherent weaknesses of this theory of State Fire Insurance, such as conflagrations, political control and mismanagement are taken into consideration.

The greatest weakness of this entire theory as it would have to be tried here, is the fact that the State Insurance Department would necessarily be under political control and therefore subject to all the influences that go with such control. This influence might be toward reduced individual rates or a forced settlement of a questionable claim, but no matter how carefully guarded against, the influence would be there. Many insurance men are familiar with the case of a fire loss in Montana recently where the claimant through his political power was able to have the Insurance Commissioner of the State write to the companies interested, in an endeavor to force the settlement of a dishonest claim. How long would a politically appointed Commission stand up in the face of such influence? And should they pay claims of this character direct encouragement would be given to arson and the filing of false figures.

MAKING MOVING-PICTURE NEGATIVES

From a Paper by Weldon D. Whelan, Read at the 40th Annual Meeting of the Fire Underwriters' Association of the Pacific

Copyrighted. Published by Permission of the Association

I wonder if anyone in this room has ever been to a moving picture show and, if he has, whether he ever considered what this business is compared with the principal industries of the world. It is regarded as the fourth or fifth largest on earth. One branch of the business, that of making moving picture negatives, is largely confined to Southern California. There are at present sixty firms engaged in the business in Los Angeles and vicinity and they have about fifteen million dollars invested in land, buildings and equipment. It is estimated there are twenty thousand people in Southern California depending upon this business for a livelihood and the disbursements are over two million dollars a month.

Some of the large companies, such as the Universal, Triangle and Selig, operate on an extensive scale. Many of the buildings of these companies are of substantial construction being corrugated iron on steel, hollow tile plastered, and frame. Some of the older buildings are being removed and replaced with better ones and this will do away with much of the congestion that formerly existed. The buildings of many of the small companies are light, frame structures, badly congested.

The Universal owns five hundred acres of land near Hollywood and leases eleven hundred adjoining acres. Their buildings are substantial. They are a little city in themselves with their own postoffice.

restaurant, hospital, fire house and soon will have their own engine and fire department.

The Triangle is composed of the Griffith, Sennett and Ince interests, and they devote their time principally to making feature pictures, such as "The Clansman," "The Iron String" and "The Mother and the Law." These pictures cost a large amount of money, some as much as a quarter of a million dollars, and at present they are erecting sets at an expenditure of about one hundred thousand dollars to produce one picture.

The Selig Company specializes in wild animal pictures and is said to have the largest privately owned menagerie in the world.

Nearly all the principal companies have cement or brick vaults for storing negatives. These vaults have to be ventilated on account of the fumes thrown off by the film. These fumes are little more than a pungent odor and are neither inflammable nor explosive. The film itself is highly inflammable and while burning generates a gas that is explosive.

* * *

All raw material for making negatives is purchased from the Eastman Company of Rochester, New York. It comes in round cans and has to be used within six or eight months as it degenerates rapidly. Its basis is celluloid which is composed of gun cotton, ether, glycerine and alcohol, covered with a substratum consisting of gelatin, water, alcohol and glycerine, and over that is a sensitized coating of gelatin, nitrate of silver and bromide. The raw material is generally stored in a vault until requisitioned by the camera man, who gets his supply of raw stuff in the morning—goes into the dark room, opens a can and loads his take-up boxes. He is then ready for business, joins the director and takes such scenes as he directs. After the day's work is done he turns the exposed negative over to the developing department in a can. It is removed from this can in a dark room and wrapped on a developing frame which is a large revolving drum. This drum is placed over a bath containing certain chemicals, such as ertol, metol and edinol, none of which is inflammable or explosive. It is kept moving in this bath until it is time to have it go through the same operation in other baths, the last one being pure water. While wet it is wound on another drum much larger than the first, taken into the drying room and dried by revolving the drum—no artificial heat being used. The power used for revolving the drum is a small electric motor. This drying operation is done in about forty minutes.

Great care has to be used in this room to keep it dust proof as if a speck of dust should become attached to the film it would show many thousand times larger on the screen. When removed from the drying drum it is wound on a polishing drum, emulsion side down, and polished with chamois skin and denatured alcohol. It is then inspected for flaws, bad scenes thrown out and good ones patched together for printing. In the printing room the negative is passed in contact

with unexposed positive films before a small aperture through which light from an electric globe, about eighteen inches distant, prints the picture on a positive film. The positive film thus printed passes through the same developing, fixing and drying process as the negative. This positive is then patched into one thousand foot reels for projection. This projection, or the throwing of the positive on the screen just as you see it in the moving picture theatre, is for the purpose of further inspection by the laboratory officials, the director and the camera man.

To produce a six reel picture which contains six thousand feet they sometimes take as many as forty or fifty thousand feet. After the positive is rearranged to the director's satisfaction as to story, it is matched picture to picture to the negative from which it was printed, and the negative and positive, together with the discarded portions of the negative, are turned over to the positive printing factory. That means it is shipped east for printing and distributing as nearly all of that work is done on the other coast. One or two of the most expensive negatives are stored in Los Angeles and the positive printed and distributed from there. The negatives cost from seventy-five cents to ten dollars a foot, and when a well-known star appears in the picture and a great many supernumeraries, the price ranges high.

* * *

I have not attempted to deal with the fire hazard of making moving picture negatives, but it is well to bear in mind that no two risks present the same susceptibility to fire. If all buildings are properly constructed and separated from each other, then the danger is that of its class and should be so treated. For example, it is necessary to have a fully equipped carpenter shop where all sorts of stage furniture and fittings are made and mill work done for buildings, a paint shop where scenery is produced, both having the usual hazards of such shops. The property room, unless well kept, may be very hazardous as it contains furniture, costumes and ornaments, in fact all properties necessary for the making of a picture. However, the patching room where all negatives and positives are finally patched together, before being turned over to the positive printing factory, is probably the most hazardous portion of any negative manufacturing establishment. In this room there is nearly always a large amount of film scattered around, so that great care should be taken against fire here. The dressing rooms will generally bear inspection as they are frequently of light frame construction containing the usual inflammable materials used by actors.

There is practically no moral hazard attached to any plant that has a good clearance. That is, one that has its pictures sold or contracted for before being produced as if any material part was destroyed by fire, they would not only lose the value of the part destroyed, but would have to bear the loss of salaries, that are often high, until their plant was reconstructed.

FIRE CHIPS

—Butte, Mont.

T. T. Frith has opened an office as an independent adjuster of fire losses, in Montana, southern Idaho and northern Idaho.

—San Francisco Fire Premiums

In 1915 the total of San Francisco premiums, not including interinsurers, mutuals and business placed with Lloyds of London, was \$3,883,886. This is \$168,885 less than in 1914, and \$1,841,538 less than in 1907.

—Local Agents and Brokers

Should send to Coast Review \$1.50 for flexible cloth copy of Sexton's unequaled "What I know about Fire Insurance."

—Answers

R. B.—Your company is being "whispered to death" in the East and will probably merge or reinsure this year.

—Par Value

Of fire company stocks is printed by Best's Insurance News, from which we copy these values:

Arizona Fire	\$ 1
Capital Fire	1
Fireman's Fund	100
Home Fire (Utah)	100
Home (Hawaii)	100
Merchants Fire (Colo.)	10
Montana Fire	100
Nevada Fire	5
Occidental (New Mex.)	1
Pacific National	5
Pacific States	100
Rocky Mountain	100
Vulcan	10

—Idaho Standard Form Decision

Insurance act, § 13, prescribing a standard form of fire insurance policy, does not abridge any contractual rights of an applicant for insurance or give insurance companies any immunity for negligence of their agents in incorrectly reducing an insurance contract to writing. — Carroll v. Hartford Fire Ins. Co., 154 P. 985.

—San Francisco

Two fires, less than a block apart, started simultaneously about 1 p. m. Sunday, April 2. One was at 3267 Mission st., in John Hicks's barber-shop (bldg owned by Theodore Brandenhoff). The other fire was around the corner at 33 Twenty-Ninth street, in the roof of H. A. McCall's 4-story flat-building. This building has only one occupancy, a store on the ground floor.

—Annual Examination

Of the American Insurance Institute will be held in San Francisco on Monday, May 2.

\$12,000,000 Paris Loss

With \$6,000,000 insurance loss, is the latest estimate.

—Items

At \$2.50 per annum the Home issues a policy for \$250 covering your wearing apparel in dyeing and cleaning and tailor shops, and laundries, etc. Larger policies at the same rate of premium. Policies covering rental income also are issued.

Recent American fire losses have been more than \$1,000,000 a day.

The Austin, Commonwealth and International, of Dallas, Tex., incurred \$150,000 losses in the Paris conflagration.

—San Francisco

The supervisors by 16 to 1 have passed to paint an amendment to the building ordinance to permit the use of plaster board or "button lath" in fireproof buildings.

—Marine

Dredge 7 of the Natomas Co. sank last week. It is said the damage may amount to \$15,000.

—Chaos Rules in South Carolina

The leading insurance journal of the South, Insurance Herald-Argus, says the field is wide open, and any kind of company, mutual and wildcat, admitted or not, can write business in South Carolina now. Nearly all solvent companies have withdrawn from the state. There may be wholesale cancellations after March 31.

FIRE CHIPS

—Lipmann & Wolfe Sue the Companies

Some time ago the business firm of Lipmann & Wolfe, Portland, Or., returned to the companies interested a large sum of money, paid by them on a loss occurring some years ago. Charges of a fraudulent claim had been made, based on evidence presented by employees. The recent Davis suit gave too much publicity to the disgraceful affair, and the firm is now suing for the recovery of the money repaid the insurers. Plaintiffs say the charges against them were untrue but that they paid back the specified amount of money rather than be subject to the damaging publicity of the charges and prolonged litigation. Having recently suffered the publicity anyway, they demand repayment of the money.

—Colorado Preliminary Report

We are indebted to Commissioner Harper for a copy of his preliminary report of Colorado 1915 business. He gives the total fire premiums as \$3,942,782, with \$1,397,925 losses incurred. Loss ratio, 35.4. Loss paid ratio, 34.8. Average rate of premium written was 1.46.

—Stevenson Arson Claim

Merced, Cal., April 3.—The Newman Bank and A. L. Smith are suing the Liv. & Lon. & Globe for insurance on store at Stevenson, burned four years ago. This is the second trial. The defense is arson.

—J. F. D. Curtis Appointed

The sole management of the fire and automobile departments, for the Pacific Coast, of the Providence-Washington, Boston and Old Colony companies has been given J. F. D. Curtis. The Street expected this appointment.

—Fire Items

The Consolidated Brewery in San Diego burned today, with \$25,000 loss.

The Michigan insurance commissioner has ruled that an agent can not place business offered him by a non-resident agent unless he receives all the commission paid.

—Stovel Appointed

C. J. Stovel, formerly in the general agency business in San Francisco, has been appointed manager of the city department of the Law Union and the Union Assurance. Charlie is popular with the brokers and has many personal friends, and we therefore expect him to make a success of his new position.

—Mutuals

Three state mutuals and four county mutuals in Colorado wrote a grand total of only \$12,617 premiums last year, with \$6,256 losses incurred. What's the use?

—Wisconsin State Fire Insurance.

According to Gov. Philipp, is a bid for political favor. He asserts that in Wisconsin the system is costing the taxpayers more than it would if the state property were insured with the privately owned insurance companies. He calls attention to the fact that at present there is not a dollar in the fund to meet losses which may occur at any time.

—Standard Forms Bureau

San Francisco (or rather this Coast) has a new organization embracing all classes of fire companies. It is The Standard Forms Bureau, and its object is to standardize all forms used.

Leslie Bates, for some time past manager of the city department of the Commercial Union, has been appointed secretary. Already, 97 percent of the companies have joined the new Bureau. It has offices in the Insurance Exchange building.

In the East there is a similar bureau, which has done good work in the unifying and simplifying of forms.

—Personal

President Patton of the Northwestern National died April 2, after a brief illness. Mr. Patton had been 40 years with the company, and over 11 years its president.

Frank A. Mannen, manager of the Minneapolis office of Marsh & McLennan, has been visiting San Francisco in the interest of the new general agency of the Hamburg-Bremen.

LIFE INSURANCE

Death Rates and Expectation of Life

Washington, D. C., April 17, 1916.—Director Sam. L. Rogers, of the Bureau of the Census, Department of Commerce, is soon to issue a unique set of tables, the first of their kind which have ever been prepared by the United States Government. These tables, which were compiled in the division of vital statistics, under the supervision of Professor James W. Glover, of the University of Michigan, show death rates and expectation of life at all ages for the population of the six New England states, New York, New Jersey, Indiana, Michigan, and the District of Columbia (the original death-registration states) on the basis of the population in 1910 and the mortality for the three years 1909, 1910, and 1911. They are similar to the "life tables" prepared by life insurance companies, but differ from them in that they relate to the entire population of the area covered, whereas the life insurance tables relate only to risks selected through medical examination and otherwise.

Expectation of life, at birth, in a stationary population—that is, one in which the births and deaths were equal and were the same from year to year, and in which there was no immigration or emigration—would be the same as average age at death, which is calculated by totalizing the ages of all deceased persons and dividing the result by the number of deceased persons.

Women Live Longer Than Men

According to these tables the average expectation of life, at birth, for males is 49.9 years; for females, 53.2 years; for white males, 50.2 years; for white females, 53.6 years; for native white males, 50.6 years; for native white females, 54.2 years; for negro males, 34.1 years; and for negro females, 37.7 years. Females are thus longer lived than males to the extent of more than 3 years, and in the case of the native whites and negroes, more than $3\frac{1}{2}$ years.

The expectation of life at the age of 1 is considerably greater than at birth, being 56.8 years for native white males and 59.5

for native white females, and reaches its maximum at the age of 2, when it is 57.5 for the former class and 60.1 for the latter. At the age of 12 the average native white male's expectation of life is 50.2 years; at 25 it is 39.4 years; at 40, 28.3 years; at 50, 21.2 years; at 60, 14.6 years; at 70, 9.1 years; and at 80, 5.2 years. Similarly at the age of 12 the average native white female's expectation of life is 52.6 years; at 25 it is 41.8 years; at 40, 30.3 years; at 50, 22.8 years; at 60, 15.8 years; at 70, 9.8 years; and at 80, 5.5 years.

A part of the difference between expectation of life for men and for women is due to the greater number of violent deaths among men. Nearly four-fifths of these violent deaths—suicides, homicides, and accidental deaths—are of males, and such deaths form about 7 or 8 percent of the total number occurring each year. This fact, however, does not account fully, or even in major part, for the greater longevity of women. An examination of the tables discloses a lower death rate for females than for males during each of the first 12 months of life and, in the case of the native whites, during each year of life up to the age of 94. During the first month of life the death rate among native whites is nearly 28 percent higher for boys than for girls, and during the first year it is more than 20 percent higher.

Infant Mortality Still High

The enormous waste of infant life which still goes on, although medical science has done and is doing much to arrest it, is shown by the exceedingly high death rates which prevail among infants under 1 year of age. Of 100,000 native white boy babies born alive, 4,975, or almost 5 percent, die during the first month, and 12,602, or 12.6 percent, die within one year. The girl baby's chance of life is considerably better, the death rate among native white females during the first month being 3,894 per 100,000 born alive, or less than 4 percent, and during the first year 10,460 per 100,000, or nearly 10.5 percent.

On its first birthday, however, the likelihood that a child will die within the year is only about one-fourth as great as it was at birth, the death rate among native whites during the second year being 2,841 per 100,000 for males and 2,610 per 100,000 for females. The rate continues to decrease until the twelfth year of life—that is, the period between the eleventh and twelfth birthdays—during which it is only 228 per 100,000 for males and 198 per 100,000 for females. This, the figures indicate, is the healthiest year of life among native whites. Thereafter there is a continuous increase in the death rate from year to year. During the forty-eighth year of life, in the case of native white males, it is 1,267 per 100,000, or almost exactly what it was during the third year, 1,266; during the sixty-second year it is 2,919 per 100,000, or a little more than during the second year, 2,841; and during the eightieth year it is 12,184, or somewhat less than during the first year, 12,602. Similarly, among native white females the rate during the fiftieth year, 1,120, is a little less than during the third year, 1,144; during the sixty-third year it is 2,548, or somewhat less than during the second, 2,610; and during the eightieth year it is 10,901 per 100,000, or a little more than during the first, 10,460. The native white man at the age of 102 and the native white woman at 99 have approximately the same prospect of dying within one month that they had at birth.

Median Age at Death

To say that a person's expectation of life is a certain number of years is not the same as saying that he has an even chance of living that number of years. This is because, as already explained, expectation of life represents the average remaining length of life, at any given age, in a stationary population, whereas an average person in a given group has an even chance of living to what is called the median age at death, that is, the age below which half of the members of that group will die. The median age at death for all native white males in the assumed stationary population would be 60; that is to say, of a given number of such

males born alive, half would die before reaching 60 and the other half at 60 and beyond. A native white male child at birth, then, has one chance in two of reaching this age. At the end of his first year, however, he has a trifle better than an even chance of reaching 64; and at 42 he has one chance in two of attaining three score and ten. Similarly, a native white female child at birth has an even chance of living a few months past the age of 64; at the age of 1 she has one chance in two of living until she is nearly 68 years old; and at 22 her chance of reaching 70 is an even one. Thus a native white man at 42 and a native white woman at 22 have about the same chances of celebrating their seventieth birthdays.

City and Country

The relative healthfulness of city and country is strikingly shown by the tables, according to which the death rate among white males under 1 year of age in cities having 8,000 inhabitants and over in 1909, and in cities of 10,000 and over in 1910 and 1911, is 13,380 per 100,000 born alive, whereas in smaller places the corresponding rate is only 10,326 per 100,000, or 23 percent less than the rate for cities. A similar difference prevails with respect to white females under 1 year of age, for whom the death rate in cities is 11,123 per 100,000 born alive, while in rural localities it is only 8,497 per 100,000, or 24 percent less than the urban rate.

For white males the expectation of life, at birth, in rural localities is 7.7 years greater than in cities; At the age of 10, 5.4 years greater; and until the age of 39 is reached there is a margin of more than five years in favor of the country. Thereafter the difference becomes gradually less, but is always in favor of the country until the age of 88 is reached, at and after which the cities show a slightly greater longevity than the rural localities.

For white females the difference between urban and rural longevity, while pronounced, is somewhat less than in the case of males. At birth the white female's expectation of life is 6 years greater in rural than in urban localities; at 10, 3.3 years greater; and until the age of 46 is attained the difference

continues to be more than 3 years. Thereafter it declines until the age of 83 is reached, after which the cities have a slight advantage over the country.

Canvassing

Who should insure? There are many. They are of all classes and various incomes. Some are poor, some are well-to-do, some are rich. All who have a cent to spare above the bare necessities of food and shelter can insure. Don't forget that. For the cost per day for some protection is very small. No man insurable is a hopeless subject for the life insurance solicitor.

Where are the most likely prospects? Down town! Right in the heart of any wide awake business district. Seven-tenths of all the life business written in cities is written on men employed near or having business near the principal banks. In towns, virtually all the business is written on the main street. In the country about all the business is written on farmers who have good barns and "take the papers."

But wherever the solicitor is, his prospects are always near. If he writes a good line and gets a letter of introduction to a man far away, that new prospect is always near to the ambitious, hurrying, hustling solicitor.

There are prospects, and good prospects, and excellent prospects. There is no better prospect than the prosperous business man already insured. Nobody knows better than he that investment returns are very uncertain and that his life insurance premiums are safe investments.

Prospects who are especially worth considering are:

Men who are about to marry or who have recently married; men who have just taken a partner; men who have borrowed money; men who have dependents; men who have just bought or sold real estate; men who have fallen heir to a "windfall;" men who have been bereft of wives who leave orphans; poor young men who are attending college and need to borrow; grown sons of recently widowed mothers; younger members of fraternal assessment insurance societies; men who have bor-

rowed their policy loan values; men whose policies have surrender values so large as to be tempting; men whose wives and children are young; women who are self-supporting; men who have just started their sons at college; men who have been recently promoted.

Call on all of your old policyholders at least once every year. The man who already has insurance knows its real worth and appreciates that worth. He is more than likely at any time to increase his insurance, if he is financially able, and unless you are on the job somebody else will be and you will lose out. Keep in touch with your old policyholders always, do not let them get away from you. They are almost sure to favor you if they know that you are active in the business and interested in their welfare. You have a decided advantage with every old policyholder and you are exhibiting the grossest kind of carelessness if you do not work that advantage for all it is worth. Along this same line you should remember that your old policyholders will have a greater interest in you and in your work and be more likely to buy additional insurance of you if you deliver every one of your policies in person. Take the policy to your client, go over it with him carefully, explain it to him thoroughly, make him satisfied and create in him the sort of spirit which will make him a booster for your company. He will then create friends for you and your company and these friends will be the best prospects you can have.—Bankers Life Grit.

The Pioneer is here—vol. 1, no. 1—a well done eight-page publication to bring the West Coast-San Francisco Life home office and field into close personal touch. The contents of the initial number are stimulating and the personal touches should yield good results. This San Francisco company is on the high road of success.

War has its virtues. The increasing price of paper may shorten insurance policies and decrease the number of insurance journals.

**Death of Vice Pres. Julian Sonntag
Of West Coast-San Francisco Life**

In San Francisco, April 16, 1916, Julian Sonntag, a native of this city, father of Mrs. Hamilton Murray, died, aged 59 years. Deceased had been ill some time with heart trouble, but had recently resumed the duties of his position. His brother had recently died from the same disease. His wife died six months ago, and this great bereavement hastened his own death.

Mr. Sonntag was a successful man of affairs. For twenty years he was general manager of the Giant Powder Co. He had been president of the Producers and Manufacturers' Association, and also secretary of the Miners' Association.

**"Cash Paid" Was an
Equitable Life Rebate**

New York, April 19, 1905.

Mr. Archibald C. Haynes, General Agent,
No. 25 Broad Street, New York.

Dear Sir:

I hereby acknowledge having received from Mr. W. E. Watts policy No. 1447474, being for \$1,000.00, on my life, in the Equitable Life Assurance Society. You are authorized and requested to place the said policy in force from this date, and I promise to pay you or your order the first annual premium, amounting to \$53.10, as follows:

Cash paid W. E. Watts	\$21 24
On July 10th, 1905	10 00
On Sept. 10th, 1905	10 00
On Nov. 10th, 1905	11 86
	\$53 10

Very truly yours.

We have been looking up the question here in the office whether this letter is a negotiable instrument. It appears that the \$21.24 shown as a cash payment was in fact a rebate from Mr. Watts, the company's agent. What do you think about it? The attached cases bear strongly on the point.

F. G. S.

An instrument in the form of a letter, addressed to the general agent of an insurance company, acknowledging receipt of a life insurance policy, and requesting him "to

place the said policy in force from this date, and I promise to pay to you or to your order the first annual premium amounting to \$256.55, as follows: Check inclosed, \$125. On Dec. 1, 1904, \$131.55. Thomas R. Were" — is a "negotiable instrument." *Equitable Trust Co. v. Were*, 132 N. Y. Supp. 351, 352, 74 Misc. Rep. 469.

Under Negotiable Instruments Law (Laws 1897, c. 612, § 20), which provides that an instrument, to be negotiable, must be in writing and signed by the maker or drawer, must contain an unconditional promise or order to pay a sum certain in money, must be payable on demand at a fixed or determinable future time, and must be payable to order or to bearer, and section 22, which declares that "an unqualified order or promise to pay is unconditional within the meaning of this act, though coupled with * * * a statement of the transaction which gives rise to the instruments," an instrument in the form of a letter, addressed to the general agent of an insurance company, dated April 19, 1905, which, after acknowledging receipt of a life insurance policy requested him "to place the said policy in force from this date, and I promise to pay you or your order the first annual premium, amounting to \$53.10, as follows:

Cash paid W. E. Watts	\$21.24
On July 10th, 1905	10.00
On Sept. 10th, 1905	10.00
On Nov. 10th, 1905	11.86
	\$53.10

"Arthur N. Taylor,"

—is a "negotiable instrument"; the mere fact that its language shows that the consideration for the promise was an indebtedness for an unpaid balance of a premium upon a policy of insurance upon defendant's life which had been delivered to him not operating to make it nonnegotiable, under the statute or the customs and usages of merchants. *Equitable Trust Co. of New York v. Taylor*, 131 N. Y. Supp. 475, 476, 146 App. Div. 424; *Same v. Newman*, 131 N. Y. Supp. 1113, 146 App. Div. 953.—The Docket.

FOREIGN

The Bergen, Norway, conflagration in January cost the Norwegian Fire Budget over \$3,000,000. The total insurance loss was about \$9,250,000. Gross losses are reported for Scandinavian companies in kroner as 18,730,000. A krone is valued at near 27 cents. Of the companies' losses, the Scandinavian companies bear 61 percent. The Svea's gross loss was 500,000 kr.; the Skandia, 750,000 kr.; the Skaane, 400,000 kr.; the Nye Danske, 450,000 kr.

At Lloyd's, London, some 30 underwriting syndicates have agreed to have policies stamped with their names by women clerks instead of signing the policies themselves. The objects are to relieve the pressure of work on the staffs of brokers and underwriters during the war; to avoid the very serious delays which have occurred with the old loose methods; and, to provide the assured with more presentable documents than policies which have been buffeted about, perhaps for weeks. To attain these objects a central bureau outside Lloyd's has been established; a staff of more than 50 women clerks has already been engaged; and certain printed forms have been issued. Blue forms are now to be obtained on which the brokers will set out briefly the "lines" accepted by underwriters (to be identified by numbers attached to the signatures on the original slips of insurance) which, with the policies and the slips, will be presented at the bureau and identification tickets given in exchange. At once the policies stamped with the names of all the

underwriters who have subscribed to the insurance are to be ready for the brokers, and sheets will be sent to the different underwriting syndicates setting out the particulars of the insurances which the bureau has dealt with for their account. On a single day this bureau may have to deal with some 3,000 policies involving, say, 15,000 stampings of the names of underwriting syndicates.

**Peace Insurance
In London Town**

During the past two or three days there has been a distinct increase in the number of inquiries received by brokers for rates of insurance bearing on the duration of the war. A certain amount of business has been done.

These inquiries have mainly been for the rate covering the "risk" of a declaration of peace between Great Britain and Germany by the end of the year, a risk of which little had been heard for a long time past. Fifteen percent has been accepted, but yesterday 25 percent was quoted and received by underwriters, indicating that in their opinion the prospect of peace by the end of the year was slightly stronger.

Rates have been quoted for various dates up to the end of 1917 and even later. Only three weeks ago 10 percent was paid to provide for a total loss claim should peace not be declared by the end of June, 1918. This rate suggests that it was then thought there was a strong chance of peace being declared within 2¼ years.—The Times.

The first clocks were all tower-clocks; house clocks did not appear much earlier than watches.

COAST FIRE BUSINESS, 1915, BY AGENCIES

	Premiums.	Losses Inc.	Ratio
Home of New York	\$ 2,040,412	\$ 1,013,668	50
Rolla V. Watt	1,744,731	932,602	53
Wayman and Henry	1,641,077	717,854	44
Dixwell Hewitt	1,428,902	818,740	57
Fireman's Fund	1,405,543	788,479	56
Geo. H. Tyson	1,401,746	685,958	49
Ætna	1,109,714	561,970	50
Continental	984,564	446,987	45
R. P. Fabj	945,749	440,324	47
W. S. Berdan	905,684	404,816	45
Edw. Brown & Sons	901,743	466,662	52
London Assurance	849,459	429,325	50
Geo. W. Dornin	834,304	490,415	59
E. T. Niebling	†826,541	†472,215	57
W. W. Alverson	811,366	375,871	46
Sam B. Stoy	779,607	443,378	57
Christensen & Goodwin	735,037	486,254	66
Northwestern Mutual	661,134	289,967	44
Northern Assurance	656,613	335,440	51
Edwin Parrish	646,434	359,577	55
J. C. Johnston	643,049	341,192	53
Benj. J. Smith	608,423	340,049	56
National Union	604,001	320,446	53
W. Irving	539,686	328,340	60
Edward E. Potter & Sons	526,700	337,520	64
James H. Brewster	517,413	263,452	51
Fidelity-Phenix	509,848	245,985	48
New Zealand	494,198	260,476	53
California	451,875	226,578	50
Geo. O. Hoadley	442,000	243,200	55
Atlas Assurance	438,389	259,228	59
Norwich Union	427,771	229,391	54
Harry H. Smith	427,680	311,438	73
Frank M. Avery	418,844	245,794	58
Northwestern National	394,989	151,504	38
H. R. Mann & Co.	386,690	192,369	50
Fire Association	361,014	201,880	56
Pennsylvania Fire	339,281	177,692	52
A. C. Olds	324,243	187,978	58

†Includes reinsurance of American Central ‡ Part of year only

*Fidelity Underwriters figures not included.

COAST FIRE BUSINESS, 1915, BY AGENCIES

	Premis.	Losses Inc.	Ratio
H. Letton, Jr.	318,793	192,738	60
Selbach & Deans	304,492	172,503	56
Curtis & Gordon	272,084	202,090	74
Ins. Co. State of Penn.	241,676	137,020	57
Miller, Henley & Scott	224,483	106,625	47
Milwaukee Mechanics	216,827	114,442	53
Chapman & Nauman	208,818	91,675	44
Germania Fire	206,099	170,033	82
McC. Kelly	205,882	87,017	42
H. W. Fores	197,757	93,912	47
A. T. Bailey	196,770	69,642	35
James F. Cobb Co.	186,201	61,590	33
National Ben Franklin	156,467	45,339	29
Dubuque	108,018	43,660	40
Franklin	104,068	60,098	58
Vulcan Fire	103,452	55,839	54
Watson & Taylor	91,032	49,696	55
Merchants, Denver	89,688	43,462	49
Citizens	84,585	91,366	108
Stuyvesant	78,574	54,681	70
Royal Exchange	77,230	64,420	83
Michigan Commercial	74,385	43,526	58
Reliance	68,430	32,685	48
Capital Fire	68,414	42,614	62
People's National	67,026	53,952	80
Montana Fire	60,889	28,839	47
Humboldt	58,623	14,549	25
Pacific Fire	55,704	20,057	36
Automobile	53,787	11,881	22
Rhode Island	53,329	25,802	48
Arizona	53,066	16,578	31
Standard	44,332	18,554	42
Rossia	38,195	20,197	53
Salamandra	37,958	9,426	25
Hamburg-Bremen	35,580	18,386	52
‡Geo. C. Crux	28,466	8,535	30
Nord Deutsche	27,263	21,180	78
Columbian National	24,960	5,323	21
Century	24,100	21,321	88

‡ Part of year only.

COAST FIRE BUSINESS, 1915, BY AGENCIES

	Premis.	Losses Inc.	Ratio
Rocky Mountain Fire	23,414	5,655	24
Allemannia	22,415	10,505	47
Pacific States Fire	19,865	21,097	106
German, Ill.	15,129	21,267	141
Union & Phoenix Esp.	11,946	4,108	34
International Fire	11,676	2,838	23
Swiss National	11,303	10,000	90
Union Fire	11,288	2,809	25
Granite State	10,736	6,155	58
Nationale	9,973	6,107	61
Russian	9,856	3,298	34
J. H. Ankele	7,976	4,807	60
Second Russian	7,566	2,582	34
Swiss Reins.	6,819	4,251	62
South German	6,792	3,658	48
Minneapolis	6,570	1,256	20
Skandia	4,683	195	4
Warsaw	2,575	799	31
Tokio	1,689	126	7
	\$ 34,162,721	\$ 17,910,330	53

The totals exclude some repetitions of company figures above.

On Trial for Attempted Arson

San Rafael, April 24.—Captain Jens Stangland, head of the Bay and Rivers Transportation Company and of the San Rafael and San Francisco Transportation Company, was placed on trial in the superior court today on a charge of attempted arson. Stangland is accused of attempting to burn the schooner Miduena at anchor in the creek here two months ago.

Canadian Arson Suspect

Oakland, April 21.—After a conference with District Attorney Hynes, Prosecutor Keetch of Los Angeles has left for Sacramento for extradition papers for Reinhardt Grauman, Reinhardt Grauman, Jr., and Hattie G. Reinhardt, members of the alleged Mundt-Grauman arson ring, who are fighting removal from Edmonton, Canada.

According to Keetch, Reinhardt Grauman will not allow himself to be taken willingly from Edmonton to Los Angeles, where the Graumans are wanted for four fires. August and Mary Mundt, two leaders of the ring, have pleaded guilty here and are awaiting the report of their pleas for probation.

San Jose Rates Are To Be Raised

The Board of Fire Underwriters of the Pacific has notified the local agents of San Jose, Cal., that on May 15 rates will be increased 15 percent, because the "proper municipal authorities" have not remedied within thirty days the very unsatisfactory conditions in that prosperous city.

The letter to Mayor Husted (April 24) says:

"Owing to the refusal of certain city and county officials of Santa Clara county to lend their co-operation to this end, your committee finds the conditions there at the present time intolerable.

"Therefore, at a meeting held today it was decided that the time has now arrived when it is necessary to take some decisive step toward conserving the interests of companies, and accordingly the following resolution was adopted by unanimous vote:

"Resolved, that the present rates for the city of San Jose, whether tariff or schedule, be increased in the sum of 15 percent, effective on the 15th day of May, 1916, and that all agents be duly notified in consonance with this resolution. And be it further

"Resolved, that if condition as to the county of Santa Clara be not corrected within thirty days, a similar increase in rates of insurance will be imposed throughout the said county.' "

The local agents of the city at once called a meeting of protest and to consider ways of preventing the increase from going into effect.

The substance of reports previously printed is as follows:

The underwriters demanded the dismissal of Fire Chief Edward Haley and Joseph Condron, detective. The mayor refused to dismiss Haley. Condron was dismissed after being found guilty of granting immunity to George Mastors, under arrest on a charge of arson.

The San Jose local agents met today and appointed a committee of nine members to confer with the executive committee of the Board on Friday and show them "the other

side." President John A. Hicks of the local agents' association says the Board's detective, M. A. Martin, consulted only seven San Jose people, and that it seems as if he had been "captured" by a man wishing "to get" somebody connected with the fire department.

The whole trouble is said to be the outcome of a six-year fight between Fire Chief Haley and the present Police Commissioner King, who was formerly and perhaps now is a money-lender. It is asserted that King lent a fireman about \$500 at a high rate of interest which left him only a few dollars a month to live on. Haley interfered and obtained the money with which to free the fireman from the grasp of King. In the past two years King has been harrasing Haley.

The San Jose Mercury Herald says:

It is understood that today a meeting of several organizations will be held to protest against the execution of the underwriters' threat and to learn if possible why San Jose is thus to be treated. If anyone has deliberately misrepresented the situation from personal malice or other unworthy motives, the public should know it; and if the Board of Fire underwriters has taken snap judgment, as it has done on other occasions, a sense of justice, when the facts are known, should impel it to publicly clear those upon whom suspicion rests and leave the present rate undisturbed. But more important than these considerations is the exposure of the person or persons responsible for this reflection on the good name of the city. Investigation should be thorough, and the facts, whatever may happen, be made public.

When the representative of the underwriters came here on Monday to confer with his agents and if possible learn something more of the conditions objected to, he found in a very few hours that insofar as the county was concerned he and his Board of Underwriters were entirely mistaken. The officials referred to were in all respects efficient, and he therefore eliminated the county from the order.

If this representative of the underwriters would take the same trouble to scrutinize

conditions in the city, he would probably, with equal promptness, withdraw the threat of increased rates, for it happens that not in many years has the loss from fires per capita been as low as it is this year. To be exact, \$2.17 is the per capita loss, while four years ago it was \$7.00 per capita, and no threat was made by the underwriters to increase the rate.

Montana Is Added To Manager Parrish's Territory

The Niagara Fire and the Niagara Detroit Underwriters have transferred the state of Montana from the Western department to the Pacific department. Beginning on May 1 the Montana agents will report all business to Manager Edwin Parrish at San Francisco.

This change has been made partly because Montana is regarded as Coast territory and is under the jurisdiction of the Pacific Board of Fire Underwriters, and also because it is possible to give the Montana field closer cultivation than has been possible under supervision from Denver, Colo.

Special Agent John A. Carlson of Spokane will cover the field under the new arrangement.

Hawaii Losses In 1915 Light

Some \$337,784 premiums in Hawaii are reported to the Coast Review Fire Chart, for the past year. Losses incurred were only 15 percent.

Miscellaneous

The Casualty Company of America will reduce its capital from \$25 to \$10 a share and add \$450,000 to the surplus. The capital will later be restored to \$750,000 by issuing 45,000 new shares. Still later the capital will be increased to \$1,000,000 with a large addition to the surplus.

The New York ins. dept. has examined the Frankfort General. It reports, for the five years ending June 30, a loss ratio of 65.53 percent of liability premiums earned. Thirty-one suits are pending. For the six months the underwriting loss was found to

be \$18,408, and loss from investments, \$31,783, a total loss of \$50,191, and a surplus loss of \$37,797. The company, however, reported \$31,463 less than the actual surplus of \$175,101. Larger reserves than necessary were carried.

All risks in the Illinois Surety Company, not reinsured April 19 expire automatically. Only claims before that date will be paid.

Continental of New York Now a 31-Millionaire

The assets of the Continental Ins. Co. gained \$3,270,965 last year. This is the largest gain made. No other American company made a three-million gain. On January 1 the assets totaled \$30,859,157. As the company's business is increasing and securities are not decreasing in value, we doubt not that the company's present assets equal \$31,000,000. This company now leads in policyholders' surplus.

The Continental has \$2,000,000 capital, \$17,620,078 net surplus, and a premium income of \$8,505,038. The net surplus gained over \$3,000,000. In 1908-1915 every year showed an increase in premiums. In the Pacific West, \$984,564 premiums (a good gain) were written last year, with a loss ratio of 45 percent.

National Union Fire

This Pittsburg company, organized in 1901, has \$4,165,226 assets, of which \$1,000,000 is capital and \$550,947 is net surplus. The latter gained \$287,607 last year. The premiums for 1915 were \$2,120,884, a gain of \$151,512. Losses incurred were 60 percent of the premiums. Total income was \$2,318,119 and expenditures were \$2,290,744.

The National Union wrote \$604,001 premiums in this field last year, with 53 percent losses incurred. Dixwell Davenport represents the company in California.

A fraternal benefit certificate stipulating for notice within a prescribed time and a forfeiture for failure makes the giving of notice a condition precedent to recovery thereon.—150 P. 822.

CALIFORNIA MARINE BUSINESS

	Prem. Rec'd 1914	Prem. Rec'd 1915	Losses Paid	Ratio
Ætna	\$285,395	\$356,978	\$176,134	49.3
Alliance	42,140	49,841	27,668	55.5
Alliance Assurance	1,425	4,088	. . . .	. . . .
Allianz	32,119	33,624	38,198	113.7
American & Foreign	18,366	25,674	1,548	6.05
Atlantic Mutual	3,368	3,421	2,632	77.4
Boston	93,031	154,641	89,706	58.0
British & Foreign	113,570	112,719	51,333	45.5
Canton Ins. Office	122,837	137,147	138,402	101.0
Columbia	956	. . . .	. . . .	. . . .
Commercial Union Assurance	31,412	35,975	16,074	44.6
Federal	38,476	63,608	7,520	11.8
Fireman's Fund	399,890	449,691	171,251	38.0
Fonciere	25,567	35,093	35,335	100.9
General of Germany	5,511	. . . .	. . . .	. . . .
Hartford	4,376	7,652	21,173	276.8
Home, N. Y.	32,447	59,597	25,674	38.9
Indemnity	14,944	14,250	6,217	43.6
Ins. Co. of North America	150,061	176,403	74,545	42.2
Liverpool & London & Globe . . . . .	. . . .	3,084	. . . .	. . . .
London Assurance	31,193	34,567	13,950	40.4
Mannheim	84,080	110,432	57,050	51.6
Marine	7,550	4,633	2,004	43.5
Maritime	52,747	52,290	31,522	60.3
Massachusetts	17,782	50,563	15,586	30.8
Michigan Commercial	4,565	4,968	2,513	50.3
Nord Deutsche	45,226	88,321	43,716	49.6
North China	35,635	37,588	11,887	31.6
Ocean	23,784	21,837	9,868	45.2
Phoenix Assurance	69,861	79,283	58,259	72.8
Providence-Washington	57,699	66,796	34,612	51.8
Queen	1,344	1,731	26	. . . .
Reliance	5,735	4,872	. . . .	. . . .
Royal	7,556	11,310	3,010	26.6
Sea	48,306	65,020	27,243	41.9
St. Paul F. & M.	66,549	68,431	44,497	65.0
Standard	103,034	144,202	110,561	76.7
Subscribers at U. S. Lloyds	29,012	47,140	17,556	37.3
Switzerland General	184,382	199,945	49,896	24.9
Thames & Mersey	62,217	100,392	34,393	34.3
Union Marine	101,928	94,466	85,440	90.5
Western Assurance	48,738	76,315	67,810	89.2
Yang-tsze	77,846	81,058	39,440	48.7
	<u>\$2,582,660</u>	<u>\$3,169,646</u>	<u>\$1,644,249</u>	<u>51.8</u>

CALIFORNIA MARINE INSURANCE FIGURES

The following tabulation shows that during the past thirty-one years the marine insurance companies have received premiums in California amounting to \$55,249,922, paid out in losses \$33,322,974:

	Premiums received	Losses paid	Ratio of losses to premiums
1885	\$ 1,395,993	\$ 855,630	61.3
1886	1,515,279	676,325	43.8
1887	971,859	583,772	60.1
1888	1,752,696	955,239	54.5
1889	1,602,434	926,811	57.8
1890	1,526,453	1,109,431	72.7
1891	1,927,088	736,735	38.2
1892	1,638,876	1,059,120	64.6
1893	1,354,439	808,792	59.7
1894	1,113,840	418,106	37.5
1895	1,249,317	887,761	71.1
1896	1,418,739	819,221	57.7
1897	1,689,658	1,375,911	81.4
1898	1,789,140	765,624	42.8
1899	1,557,487	818,261	52.5
1900	1,938,123	1,134,047	58.5
1901	1,802,525	978,308	54.3
1902	1,692,599	1,074,070	63.5
1903	1,511,365	1,034,522	68.4
1904	1,502,518	899,004	59.8
1905	1,581,196	1,463,939	92.5
1906	1,628,982	1,394,987	85.6
1907	1,885,535	1,276,704	67.7
1908	1,864,861	994,487	53.3
1909	1,952,269	1,368,892	70.1
1910	2,180,135	1,689,065	77.4
1911	2,321,318	1,375,225	59.2
1912	2,667,902	779,238	29.2
1913	2,464,976	2,011,324	81.5
1914	2,582,660	1,408,158	54.5
1915	3,169,646	1,644,249	51.8
Totals	\$55,249,922	\$33,322,974	60.3

The year 1915 yielded the largest premium income. The year 1913 was distinguished by the largest total of losses paid. The year 1905 had the largest loss ratio—92.5. These are “over the counter figures” and in some years include Great Lakes business. Losses paid, too, do not necessarily include losses paid at other than California ports on California business. Many California cargoes are insured abroad.

CHIPS

—Los Angeles

I. J. Hirsch of Minneapolis is engaging in the insurance business here. He has taken up his residence here for health, pleasure and business, and will no doubt succeed.

—The Munich Reinsurance

Co. of Munich (Muenchen), Germany, submits its home office statement of June 30, 1915. Assets total \$69,892,620; net surplus, \$9,717,848; paid up capital, \$1,875,000; capital subject to call, \$5,625,000.

—Pacific Mutual Prompt in Settlement

One member of our staff is realizing the benefits of insurance. While on a "hike" recently this young lady had a severe fall which "laid her up" for a week. Fortunately for her, she had taken out an accident insurance policy only a few weeks previously. She put in a claim for indemnity and on the day following the filing of the claim, the Pacific Mutual Life sent her a check for a week's indemnity. Needless to say she is now urging all her fellow-hikers to insure.

—Deficient Rainfall in California

San Francisco has had 27 inches of rain this season. This is 6 more than normal and 4 more than last year to date. But it is a deficiency as regards the plowing, planting and growing season. Rain has not fallen when most needed. Near coast valleys, notably Alameda co., the San Joaquin valley, are sufferers. Grain is the chief sufferer, and if rain does not fall at once there will be no hay crop at all, except in irrigated districts. Hay barns and warehouses will be empty.

—Warning to California Companies

The conduct of the California state insurance department may be resented by the departments of other states, to the annoyance and perhaps serious detriment of one or more or all California companies. The present commissioner has not observed the comity usually prevailing between state departments, and without good grounds has withheld licenses from solvent companies of other states. In one case the other-state commissioner threatened to not renew the license of California companies if the California commissioner persisted in his refusal

to grant a license. The California commissioner has been ill advised legally and personally, and has shown no strength by submitting to influences which may do him serious injury.

—Items

In our legal department is a case where the insured received injuries which caused the loss of one eye and the fracture of one leg, the said limb and organ of sight being the "property" of the said insured Idaho holder of a policy issued by the defendant North American Accident Ins. Co. The policy was of the \$100 class, which limited liability for loss of eye to \$33.34. But the company resisted payment of the claim for loss of sight and also the claim for disability, after offering \$38 in full settlement of the \$190 claim. There was certainly notice of accident. Judgment for the plaintiff (respondent) minor. We have before called attention to this Chicago company's resistance to accident claims. Our interested readers doubtless recall its refusal to pay claims arising out of the sinking of a passenger ship plying between San Francisco and northern ports.

Miss Mulcahey, valued employee of the Board of Fire Underwriters, had a narrow escape, when her automobile was forced into the bank near Redwood City, Sunday. By a happy coincidence her fellow-worker, Miss Bradbury, was in the locality and able to render assistance. Fortunately no one was damaged but the machine. Fifteen dollars was the extent of the bill.

The wife of a San Francisco insurance man, by a happy thought, has learned how to cross Market street, from east to west, without being chased and run down by a jitney. She gets into a jitney at the curb, rides down to the ferry, and back on other side of the street, and steps off at the curb opposite where she entered the car, alive and unhurt, at a cost of only 10 cents and 10 minutes to cross the street.

A fire policy insuring a dwelling at a specified sum, household furniture and furnishings at another sum, and other specific property at other sums, held a divisible contract as to each group.—182 S. W. 1029.

Honolulu Board Changes— Secretary Gurrey Retires

Secretary A. C. Gurrey of the Board of Fire Underwriters of the Territory of Hawaii has retired to live on an estate at Maui, enjoying a well earned rest from an active life. Boating, fishing and the society of children and grand children will keep him pleasantly busy under the balmy skies and amongst the coral caves of our Pacific possessions.

Mr. Gurrey is succeeded in the secretaryship by F. A. Bechert, who has been his main stay and assistant for several years. Mr. Bechert has been "acting secretary" since the first of the year and will most assuredly assume the full mantle before long.

Conditions have been most favorable in the Islands since Mr. Gurrey succeeded T. J. Conroy who successfully started the ball rolling for the Pacific Board.

P. St. John, who was surveyor at Honolulu under Mr. Gurrey and was recently with the Caledonian is now representing the Arizona Fire, with headquarters in San Francisco.

With Mr. Gurrey's artistic taste for literature and his known ability as an artist, it is to be hoped that we shall hear from him in his "otium cum dignitate," even if we have lost him in fire insurance circles.

Acknowledged

Several maps showing "good roads every where" and explanatory literature. From the National Highways Association, Washington, D. C.

The especially good Argus Casualty Chart has been received. This chart is a ten years' record. The publishers are The Herald-Argus Company, Atlanta, Ga. The Coast Review recommends this chart to interested readers.

A quarterly index of all the life insurance information published during the first three months of this year has been issued by the Insurance Research and Review Service, Indianapolis.

Weak men act as if they never expected another job.

Husband and Wife Insurable Interest

A husband who had conveyed to his wife an undivided half interest in his property may not thereafter insure the entire property in his own name and collect insurance thereon.—*La Font v. Home Ins. Co.*, 182 S. W. 1029.

Life Insurance Decision

Under Acts 33d Leg. c. 105 providing that no breach by the insured of any fire insurance policy on personalty shall avoid it unless contributing to cause the loss, the keeping of gasoline in controvention of the policy on a stock of goods did not avoid it, where the breach did not contribute to bring about the loss.—*Commonwealth Ins. Co. of New York v. Finegold*, 183 S. W. 833.

The provision for grace, secured to the insured by Acts 1907, providing that no policy of life insurance shall be issued unless containing a provision for a grace of one month for the payment of every premium after the first year, became a part of the policy itself upon reinstatement, subsequent to the taking effect of the act, after lapsing for failure to pay premiums.—*Edington v. Michigan Mut. Life Ins. Co.*, 183 S. W. 728.

Insurer Bound By Purported Adjuster's Waiver

Where an agent authorized to solicit and write fire insurance and required to report losses represented to insured that the person whom he introduced was an adjuster, the insurer is bound by the purported adjuster's waiver of proofs of loss other than an itemized list of property destroyed.—*Concordia Fire Ins. Co. v. Mitchell*, 183 S. W. 770.

I call the attention of medical examiners of life insurance companies to the fact that many of my acquaintances of abnormally abnormally large proportions are well past 70 years, and many always small of girth are now prone beneath the sod.

Damages to amount of \$150,000 are being sued for by the First National for "conspiracy and libel." Defendants include Robert Tuttle, Robert Deardon and Robert Smith.

Reciprocity Between Trade People and Insurance Men

The Insurance Brokers Exchange of San Francisco is considering the matter of reciprocity in the relation of brokers and business men. Insurance lines are being placed with companies and brokerage concerns in other parts of the country and abroad. There have been conferences with the heads of leading mercantile establishments. Some of the larger business houses which were saved from bankruptcy by the insurance companies (now in California), after the burning of San Francisco, are placing all their insurance in the East or abroad, in companies, mutuals or interinsurers. This is not merely basely ungrateful but it is unbusiness like, for in the event of heavy individual or collective losses fire claims would not be paid in full and might not be paid at all. Manufacturers and wholesalers should be informed of the fact that among their debtors in San Francisco are men who gamble with fire and risk their own and their creditors' money by insuring with insurers unwilling or unable to comply with the laws of California.

The commissions and the temporary profits on this sent-away business are spent elsewhere and the prosperity of Coast people and Coast enterprises are diminished accordingly. Insurance of any kind placed with Coast agents is a guaranty of prompt and full payment of losses, and insures the spending of brokerages, commissions, taxes and other expenses on this Coast.

The Brokers' Exchange, in any defense measures it may adopt, will be serving not only San Francisco brokers but Coast locals and admitted companies generally. Certainly the Coast institutions which send their insurance abroad are not deserving of the patronage of Coast insurance men; and the listing of such unwise and ungenerous "cheap labor" business men can not reasonably be objected to and may be productive of much good.

Congress Kahn is "out for" the two-platoon system in San Francisco's fire department. Julius knows how to win the votes of the men who pay no taxes.

For Protection of Horses In Case of Fire

The Massachusetts Society for the Protection of Animals has prepared a bill which requires special exits for the escape of horses and mules if a fire occurs. In cellars and basements there shall be two exits if more than ten animals are kept there. Stables having more than five animals must have two exits if second exit be practicable. No animal shall be kept on second floor unless there are two means of exit to the floor below. No animal shall be kept on third or higher floors unless there be a fire-proof partition running through the middle of such floor, with automatic doors, and two exits on opposite sides to the floor below. The act does not apply to stables equipped with automatic sprinklers.

Airographs

Washington.—The exciting question here is, Will the Pole get the Persimmon?

Europe.—As the war costs \$100,000,000 a day it is now known exactly how long the slaughter will continue.

In Our National Myouzeeum In Saneville

A man who once saw and read a copy of the Congressional Record.

A man who read his fire insurance policy before the fire.

A special agent who never hoped to be a manager.

A man who was satisfied with the insurance premium rate.

A public diner who expected an equally good dinner without a tip to the waiter.

An automobile driver who never "speeded up."

A printer who got rich out of the printing business.

In the Business Centers

Seattle.—Many drug stores are being raided by the official booze-scenters. In one case it was found that a fire had destroyed prescriptions for booze.

FIRE INSURANCE

Paris, Texas, Losses Of \$50,000 or More

It is still too early to closely estimate the property losses in the recent conflagration which destroyed much of the city of Paris, Texas. It may be said on good authority that the total may reach \$14,000,000, with half covered by insurance. Companies now known to have incurred some \$50,000 or more in this great fire are as follows:

Etna	\$ 125,925
American Eagle	57,000
Camden	60,000
Com'l Union	90,000
Connecticut	50,000
Continental	189,000
Fidelity-Phenix	155,000
Fire Association	65,000
German-American	65,000
Germania Fire	70,000
Hartford	81,000
Home	160,000
Ins. Co. N. A.	83,000
Liv. & Lon. & Globe	150,000
London & Lancashire	55,550
National Union	51,000
N. Y. Underwriters	130,000
North Brit. & Merc.	120,000
Pennsylvania	50,000
Phoenix, Hartford	50,000
Providence-Washington	50,000
Queen	75,000
Republic Underwriters	150,000
Royal	190,000
St. Paul F. & M.	100,000
Westchester	71,417
Williamsburg City	61,200

Oakland, April 6.—A fire early today in the home of Mrs. C. R. Ross, 1715 East Fifteenth street, is being investigated by police. After firemen had extinguished the blaze at 4 o'clock they reported that they had smelled turpentine on the bedroom floor. Mrs. Ross said she sprinkled the liquid to kill moths. When detectives called at the house later Mrs. Ross refused them admittance, they say, but called to them through

the door that she had been overcome by smoke.

Liverpool & London & Globe Prosperous United States Branch

Gains in assets, surplus and premiums, with underwriting profit on the year's business, make a favorable summary which needs no comment. The assets of the American branch of the Liverpool & London & Globe have been increasing for several years and are now \$14,814,384. The surplus is \$4,841,887. The net premiums last year were \$8,957,563. Income was \$9,831,614, or \$105,802 more than the outgo. This is so well managed in this country that every year's American business since 1906 has yielded an underwriting profit. The Pacific Coast department (R. P. Fabj, manager, T. H. Anderson, assist. manager) has an equally good record.

Interinsurance

The Lumbermen's Indemnity Exchange members are being sued by the Forest Mills Co. of British Columbia. The Exchange professes to have satisfactory evidence that the fire was of incendiary origin. The sued members contend that their charters do not authorize them to engage in fire insurance, and therefore it is not bound by its membership in the Exchange.

A San Francisco broker writes us: "Many of the insurance brokers are among the leading and most useful citizens, and their commission well earned, make for the prosperity of the city and the state. The recent action of the Brokers' Exchange is in line with that of the state organization of producers, which insists on reciprocity, McC." We understand that business men who place their insurance with brokers in other states are to be treated to a dose of boycott.

The London Assurance increased its marine insurance income £329,863 and its net fire premium £26,176 in 1915.

—Salt Lake City

The Real Estate Association has begun a campaign against the burning of rubbish in back yards and vacant lots at night. There is an old ordinance which makes such misconduct a misdemeanor.

—Field Men

A. T. Von Etlinger, for many years a field man for the Commercial Union, now has charge of the Automobile's fire department for the Coast, with office in San Francisco.

—An Appreciation

April 2, 1916.

Dear Coast Review—

Your March number is as full of meat as a nut. No reference to Peace Trips or Eastern journals.

All the insurance news and in a digestible form.

Wit and humor, original and well selected, to make dry statistics a delight.

Why we should be pestered with other Coast ephemeralities is a conundrum. The Coast Review fills the bill. Yours for congratulations,
Thirty Year Reader.

—Obituary

Vice President Otho E. Lane of the Niagara Fire sent out the minute adopted by the board of directors, a tribute to the late president Charles H. Coffin, preceded by his own eloquent expression of respect: "by his pure purposes, his modesty, and his quiet hope in the tasks before him, he was given that consciousness of power which leads on to fine accomplishment. He cultivated, and shared generously with friend and associate, the joys of his work and the fruits of his life. He was deeply earnest, yet not over serious; he was great of heart and widely beloved. The directors' minute was also cast on original lines, and in fitting words testified to the ability and loyalty of the deceased official whose "judgment and advice were recognized and sought after."

—Rail Accidents

Railway accidents caused 7,062 deaths in this country in the statistical year. Street car accidents caused 1,673 deaths. These are the lowest population percentage records.

—Boiler Explosions

In the United States in a year are appalling in number and damages. Even locomotive boilers explode. The other day one exploded while the locomotive was standing at a railway station. The Fidelity & Casualty Company's "Bulletin" recently printed a list of some 300 reported boiler explosions occurring in a year. This is an average of about one every working day. In one case there was a loss of \$100,000 because the safety valve was inoperative. "Old age" caused several explosions. Low water and frozen pipes resulted in a number of explosions.

—Old Fire Policies

The Insurance Society (New York) News Letter says: The New York Union Mutual Insurance Company issued Policy No. 7793 to Susan Sanders of Maringo, Illinois, as follows:

Dwelling house	\$200.00
Household furniture therein	100.00
Wearing apparel therein	50.00
Provisions and grain therein	50.00

The policy was dated September, 1851, ran for five years, and the total premium payment was \$4.50.

—Life Items

Oregon has three life companies. The Oregon Life is far in the lead, in insurance in force (\$9,093,456) and in new business (\$2,218,187). Three companies write industrial business in Oregon—Prudential, Metropolitan and West Coast-San Francisco Life, ranking in new business in the order mentioned.

Present policyholders of the Prudential will not be charged any extra war premium. New policyholders going to Mexico will be charged extra.

Policyholders' dividends are exempt from premium tax, according to recent rulings by Pennsylvania's supreme court.

The United Reserve Life & Accident Association of Los Angeles is writing "interim" certificates pending its final organization and licensing.

—A New Single Premium

Accident insurance policy for \$5,000 on preferred risks only is about to be issued. The premium is \$125; the policy covers for life. The premium is too large.

—Marine Broker

That a time charter of a British steamship was annulled by reason of the European war held not to deprive the broker, who procured the same, of his right to the stipulated commission.—*Vellore S. S. Co. v. Steengrafe*, 229 F. 394.

—Accident Death Claim Paid in 3 Days

Capt. Knudsen, who drowned when the str. *Aberdeen* was wrecked off San Francisco's ocean front in a storm at night, carried an accident policy in the Pacific Mutual for the benefit of his wife. Three days after the widow presented her claim to the San Francisco office of the company she was handed a check for \$3,000, issued by the home office, Los Angeles. The policy was originally for \$2,000 but was fully accumulated (10 percent a year).

—Denial

Alfred M. Best denies that he is in any way connected with the "committee" which seeks to oust the present management of the First National Fire. He doesn't know whether the stockholders' committee movement is honest or not.

—Seattle

The fire department, operating under a two-platoon system, has a captain in charge of one shift and a lieutenant in charge of another, the captain being in charge and control of the company. In absence without pay of the captain, the lieutenant assumes control of the company and the first grade eligible pipeman takes charge of one of the shifts. If the captain is absent without pay for three days or longer—Corporation Counsel Caldwell holds and the temporary vacancy thus created is filled in the manner above indicated, the pipeman should receive the pay of the lieutenant and the lieutenant should receive the captain's salary during such period.

—Being Examined

The insurance department of Oregon is examining the Pacific States Fire.

—Appointment

Manager Niebling has appointed Edward Calame to succeed Lesley Bates as manager of the city department of the Commercial Union Assurance.

—Personal

United States Manager James H. Brewster of the Scottish Union & National and the State Assurance made a brief visit to San Francisco and then returned home via the Northwest. Mr. Brewster spent some time in Pasadena for his health.

Manager Hathaway of the Mutual Life has just returned from a month's visit to the Islands. He says the Hawaiians are the most hospitable people in the world.

Manager J. C. Johnston, of the North America & Alliance has returned from a trip down the coast to San Diego. He returned home via the San Joaquin Valley. He found the outing a very pleasant one and the entire country beautiful.

Thomas H. Anderson, assistant manager of the Pacific Department of the Liverpool & London & Globe, is visiting New York.

Forty years ago today (April 8) Rolla V. Watt (Coast manager for the Royal and Queen) came to San Francisco.

—Lloyd's Register In The U. S.

We learn that in view of the growth of the shipbuilding industry in the United States, a separate committee of management of Lloyd's Register (which supervises construction and surveys vessels periodically) has just been established in New York.—*Times*, London.

—Items

The Northwestern Mutual Fire of Seattle wrote \$661,134 premiums last year with a 43.5 percent loss ratio. Premium gain about \$3,000.

The Atlas has beautiful bronze signs on the corner of it, office at Sansome and Bush streets. The letters are in relief and the effect to the eye is very pleasing.

CHIPS

—Items

British Columbia is reported very dull because of the war. Many young men have gone to the front.

Montesano, Wash.—The long idle mill of the Hoquiam Sash & Door Co. has resumed work, with a crew of 70 men.

Frank Hickman at Fresno has a show to be acquitted.

Vader, Wash.—The new mill of The Stillwater Lumber Co. will start operations next week, with a daily capacity of 120,000 feet.

—Ten Years Ago

It is now just ten years since the double disaster of April, 1906. The damage by earthquake, while great, in San Francisco, Oakland, San Jose and Santa Rosa, was greatly exaggerated. We doubt if the damage to private property exceeded 10 to 12 millions, although the earth-tremble extended over 100 miles eastward and 300 miles from north to south. The damage to state, municipal, school and church buildings of large open areas was generally very severe. The damage was greatest on level ground, especially where the substrata were gravel and boulders, and where ground had been filled in. Rocky and hill ground suffered little.

San Francisco had several fires started immediately by the quake, and as many more started by incendiaries and by natural causes in the three days of uncontrolled fires. The fire burned four days—Wednesday, Thursday, Friday and Saturday.

Four square miles of San Francisco buildings were destroyed by fire. The property loss was \$400,000,000. There was about \$225,000,000 of insurance. Of this amount, \$174,000,000 was paid. Some twenty-five or thirty fire companies were forced out of business. As little as 25 cts and as much as 100 cts on the dollar were paid. Many companies assessed their stockholders, some as much or more than their capital stock.

—Rumors Not Yet Denied

For the past two weeks or more there have been rumors touching companies and an office on Sansome street, to the effect that C. C. Kinney, who is in the East, is the successful applicant for the position of underwriting manager for the general agency of Marsh & McLennan, who now represent the Hamburg-Bremen. It is further intimated that his companies will accompany him. These changes, if effected, it is said, are in line with a policy of retrenchment of expenses. Our request for a denial has not been answered.

—Died

Van Ness, T. C., April 26. Mr. Van Ness was an insurance attorney who handled a number of San Francisco conflagration losses.

Howell, Josiah R., April 26. Mr. Howell was the son of the late Josiah Howell, for many years a well known life insurance manager. He was a member of the firm of Baldwin & Howell, real estate and insurance men; and was the son-in-law of Wm. J. Dutton.

J. H. McClellan, publisher of the excellent Baltimore Underwriter (Dr. Bombaugh's old paper), died last week, much to the regret of his many insurance friends.

Winter fleas, and Spring arrives with its fleas, in California. The Scriptures say, "The wicked flee, when no man pursueth." Californians say, The wicked flea, which every man pursueth. Dr. Blue says the wicked flea which spreadeth the plague. Gibbon says that in the early centuries of the Cæsars it was found that the plague appeared always in seaports, but never in the deserts—where the rats would starve. Which reminds us that the mayor "roped off" Chinatown when "the plague" was in San Francisco, years before Dr. Blue discovered it. The fact is that from time immemorial there have been cases of bubonic plague in every great seaport. Chinatown has fewer fleas than the Mission. A San Francisco medical paper wailed "Wait till about September for an outbreak of the plague," and there never was any outbreak, except in Collier's Yellow Weekly.

MISCELLANEOUS CHIPS

—Surety

John H. Robertson of the Massachusetts Bonding writes to the Coast Review: "We think Receiver Symmes and his counsel did not fully understand or appreciate the position of the surety companies. We acted under advice of learned counsel, with fair minds, in the interest of our various corporations, and Judge Seawell gave judgment in accordance with our views. . . . Owing to the unfortunate death of Mr. Symmes, Mr. E. De Los Magee, one of his counsel, has succeeded as receiver, and the companies interested have been able to show Receiver Magee that they acted in good faith, without exacting any undue amount, and he has arranged for his bond, as receiver, with the three companies which were criticised in your valued journal some weeks ago."

—Casualty

The Prudential Casualty of Indiana paid out more than it received, last year, and paid no dividends to stockholders in 1914 nor 1915. Last year's expense ratio rose from 49.2 to 55.8 percent. Expenses and losses were over 104 percent of the premiums.

The Frankfort General's 1915 premiums were \$960,346, a decline of \$172,398. Losses were 58 percent and expenses, 51.

The Continental Casualty premiums last year fell off \$139,782. Expenses were 54 percent of the premiums.

—Ship Liable for Accidental Injuries

Ship held liable to dry dock employees injured by falling of anchor by reason of insecure fastening or imperfections in its construction. — The Anglo-Patagonian, 228 F. 1014.

Held liable, whether due to weight upon the brake band, the vibration or jar caused by the work, or the loosening thereof by some person.—Id.

—Expensive Breaches

Insurance, beneficial, civil service and general business breaches of trust are increasing.

—Automobile Decisions

An insurance company, which has paid plaintiff for loss from theft of automobile, is subrogated to plaintiff's rights, and entitled to maintain action in name of plaintiff against bailee for negligence in permitting theft.—111 N. E. 771.

An insurance company held bound by knowledge of its local agent that before issuance of the policy there had been a change of ownership of the automobile insured against fire, and estopped to set up such change of ownership as a defense, though the policy limited the right of waiver by an agent.

Under conflicting evidence, held that whether the insured automobile was sold before or after the issuance of the policy was for the jury.—87 S. E. 761.

—Personal

Manager Charles J. Okell of the Employers Liability recently made a visit to the Islands, where everybody hopes to go some day.

Fred B. Lloyd, one of the most competent liability men, is now vice president of the Casualty Co. of America. This company declined to take over the Pacific Coast Casualty business as a whole unless Lloyd would agree to come to New York and enter its service as vice president.

—"Hinder"

Injuries need not be such as to physically prevent insured from performing any of his duties. It is enough if he is so injured that he cannot, as a prudent man, perform any such duties. The word "prevent" is construed as synonymous with "hinder."

—Items

Cancer is not an accident, the courts say. But the court may yet rule that cancer resulted from accident.

Somebody was predicting that Paris would be burned. And there is a Berlin in the United States too.

In one of our Extras two months ago we said: It is intimated that a California life insurance president will soon resign. That was as far as we then had a right to go.

FIRE

Livingston, Cal., April 25.—Livingston's first fire in five years occurred at an early hour Sunday morning when the small frame building near the depot, occupied by Miss Maude Rhinehart as a dressmaking establishment and dwelling, was completely destroyed, with its contents. Miss Rhinehart was away from home at the time and the presumption is she left an electric iron burning. The telephone building nearby was threatened but was saved by the firemen. The building was owned by W. J. Curtner. The loss was nearly \$1,000.

Fowler, Cal., April 25.—This afternoon an auto truck belonging to Geo. M. Koehler of this city, caught fire from the engine and was partly destroyed. In a few moments the whole

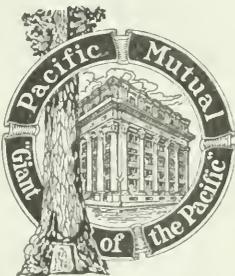
car was enveloped in flames and the driver had a narrow escape from being burned to death.

GENERAL

Sacramento, April 25.—In a pamphlet issued today by the social insurance commission of California, it is estimated that wage earners of the state annually lose \$10,000,000 on account of sickness. It is set forth that in the entire United States the workers lose \$800,000,000 per year on account of sickness. There are 720,000 workers in California, says the report, who lose an average of nine days a year on account of sickness. At \$2—a low average wage even for laborers—the loss per man is \$18 per year, and this does not take into account other expenses due to the inability to work for those nine days.

POLICIES THAT SELL

ARE THE NEW POLICIES ISSUED BY THE
PACIFIC MUTUAL LIFE INSURANCE COMPANY



Founded 1868

Assets,
 \$35,656,611 00

Capital and
 Surplus,
 \$4,504,807 00

BECAUSE THEY PAY DOUBLE IN CASE OF
 DEATH AND CERTAIN LOSSES DUE TO
 ACCIDENT. EVERY INSURER WHO HEARS
 ABOUT THESE POLICIES WANTS ONE.

See for an Agency Contract in California—

KILGARIF & BEAVER, Inc.

Managers for

NORTHERN CALIFORNIA
 Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Manager for

SOUTHERN CALIFORNIA
 Pacific Mutual Bldg., Los Angeles

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1915) . \$10,187,030

NET SURPLUS, " 4,021,442

E. F. BEDDALL N. S. BARTOW GEO. W. BURCHELL
President *Secretary* *Vice-President*

Gross Assets ^{JAN. 1} **\$112,379,527**
₁₉₁₅
Exclusively Fire Assets **49,393,130**
Net Surplus - - **19,820,321**
Losses Paid - - **274,533,870**

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager
J. J. ATKINSON, Sub-Manager
LIVERPOOL, ENGLAND

DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta,
San Francisco, Montreal.  Agencies in all principal Cities and Towns



ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING, SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston
J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred,
J. H. Banks, F. J. Perry, J. T. O'Brien, R. S. Folger, Matt B.
Evans, C. A. Luhrs (automobile).

—Nashville, Tenn., Conflagration

Newspaper reports were exaggerations but the facts were bad enough for the Nashvillians. Six blocks were mowed down by the fire of the enemy, and twenty-six other blocks look like a European town after a bombardment. The insurers paid three-quarters of a million, and the owners "paid" about as much. The Phoenix of Hartford and the Westchester appear to have lost \$50,000 each, the Hartford and the North America \$35,000 each, the Philadelphia Underwriters \$33,000, the Aachen & Munich \$30,000, and other companies below down to nominal.

—Convention Dates

After conference between the National Association of Insurance Agents, the International Association of Casualty Underwriters, and the National Convention of Insurance Commissioners, successive dates for the three conventions have been fixed as follows:

Local agents' convention at Boston week beginning September 11.

International casualty meeting at White Sulphur Springs week beginning September 18.

Insurance commissioners' convention at Richmond week beginning September 25.

—Augusta's Big Fire

In the Augusta, Georgia, conflagration the following companies incurred losses of \$50,000 or more:

Commercial Union	\$ 52,000
Continental	94,000
Fidelity Phenix	50,000
German American	150,000
Home	150,000
Liverpool & London & Globe	50,000
Phoenix, Hartford	125,000
Queen	75,000
Royal	53,000
Scottish Union & N.	50,000
Southern Mutual Fire	300,000

Mere bagatelles, these, for such companies. Total for all companies, about \$3,600,000; total property losses estimated at \$7,000,000. Area, 30 city squares; 140 business structures and 530 dwellings and contents. Shingle roofs spread the flames across streets.

—The Board

The Automobile has applied for admission to the Board of Fire Underwriters of the Pacific.

The Board is now operating a small printery for its own work. Of course the union workman struck rather than work beside a competent "seab" paid equal wages. Then there was the devil to pay. The most surprising statement is that the Board printery is making money at a time all other printeries are losing money because print prices are too low.

—Our Exchanges

Insurance & Investment News prints a half-tone of mourning life men and women seated around a coffin. The coffin is covered with flowers, *Hic jacet*. Looks that way.

War has not benumbed the faculties of Insurance & Financial Gazette of Ireland.

H. B. Hughes: Did you Register something besides an oath for your New York Life sobstuff? Do you know what "H. B." stands for in the virile West? When will you revisit the ould sod?

L'Argus of Paris prints two stirring editorials. One is a protest against the French law requiring the insurer to give the reinsurer all particulars of the risk. It appears that this law gave the German reinsurers many war-useful facts about French ships and other reinsured risks. The other article is a criticism of the Victoria Life of Berlin and its boasting reflections on French life companies, which it says could not compete in France with the Berlin company.

SPECIAL FOR THE NORTHWEST WANTED

AN EXPERIENCED SPECIAL AGENT for the Pacific Northwest, who is desirous of making a change or who is temporarily unemployed, may make a desirable connection by addressing, confidentially or otherwise,

"ADVERTISER," Care Coast Review,
122 Halleck st., San Francisco.

One with acquaintances in the Northwest preferred.

“The Largest Fire Insurance Company in America.”

Organized 1853



ELBRIDGE G. SNOW, President

SAN FRANCISCO TEN YEARS AGO

TEN YEARS AGO “THE HOME OF NEW YORK” KEPT FAITH WITH ITS POLICYHOLDERS IN SAN FRANCISCO, AND WITH ITS AGENTS EVERYWHERE, IN CONFORMITY WITH ITS REPUTATION, BY PROMPTLY NOTIFYING ITS REPRESENTATIVES IN THE STRICKEN CITY THAT ALL LOSSES WOULD BE PAID IN FULL IMMEDIATELY ON ADJUSTMENT, AND THIS WAS DONE.

“THE HOME OF NEW YORK” STILL LEADS, WITH ASSETS LARGER THAN THOSE OF ANY OTHER FIRE INSURANCE COMPANY IN AMERICA.

All Branches of Fire and Allied Insurance

STRENGTH

REPUTATION

SERVICE

ROFF & SHEAHAN, General Agents

333 California Street

:

:

San Francisco

1792—FIRE INSURANCE

AUTOMOBILE INSURANCE—1916

Insurance Co. of North America

OF PHILADELPHIA

ASSETS, \$20,838,450.21

Alliance Insurance Company

OF PHILADELPHIA

ASSETS, \$ 2,678,464.21

PACIFIC COAST DEPARTMENT:

JAMES C. JOHNSTON, General Agent

J. K. HAMILTON, Asst. General Agent

Alaska Building, 324 Sansome St.

SAN FRANCISCO

SPECIAL AGENTS

A. C. WRIGHT, San Francisco

F. J. MAYER, San Francisco

W. F. KUHL, Los Angeles

WALTER E. BLISS, Portland, Ore

M. H. REEVES, Spokane, Wash.

G. L. CAMP, Billings, Montana

GENERAL

Meat is about as high as when the cow jumped over the moon, but the live stock raisers now get no more than they did years ago when the retail prices were much lower. It is believed there is a packers' trust in every big city.

Striking apparatus originated early, for the word clock comes from the French cloche, meaning bell, and explained by the fact that in the Middle Ages the main function of a clock was to sound the hours of devotion automatically.—Cottrell's Magazine.

A New Political Job.—The Illinois commissioner wants Congress to create a new cabinet office—that of secretary of insurance, the new place to be filled by one Potts of course.

Villa is correctly pronounced Veelya. But it is said Villa and all of his class pronounce it Veeya.

Ira N. Thompson of the C. A. Reed general agency for the Bankers Life of Des Moines at Los Angeles, Cal., was new business leader of the entire field force of that company for the month of March. He went down into the famous Imperial Valley of southern California and came out at the end of the month with \$101,000 of new business. Mr. Thompson sold drygoods until he joined the Bankers Life a year ago. He was a successful drygoods man and he has done even better in the life insurance field.

Great Lakes rates will not be increased.

The Hudson of New York is new.

Department of the Interior

(Bureau of Mines)

Bulletin 91. Instruments for recording carbon dioxide in flue gases, by J. F. Barkley and S. B. Flagg. 1916. 60 pp., 1 pl., 25 figs.

Bulletin 102. The inflammability of Illinois coal dusts, by J. K. Clement and L. A. Scholl, Jr. 1915. 74 pp., 5 pls., 2 figs.

Bulletin 113. Abstracts of current decisions on mines and mining, reported from May to September, 1915, by J. W. Thompson. 1915. 123 pp.

Publications should be ordered by number and title. Applications should be addressed to the Director of the Bureau of Mines, Washington, D. C.

Wicked Insurance Critic asks, "What prohibitionist ever attained the age of one hundred years?" Then the weaving editor adds, "(. . .) is so full of them that there feet are sticking out of the windows." Whose feet are "there" sticking out? I never knew any centenarian, never even saw one, and I cannot answer the Critic's question. But what of Methusaleh? and Jared? and the editor of bright and keen Insurance?



Fresno, April, 5.—The city council has authorized the purchase of two motor engines and an aerial truck used at the Panama-Pacific-Exposition for approximately \$20,000.

West Coast - San Francisco Life Insurance Company

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY—TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS**. Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

MORE AGENTS WANTED

HOME OFFICE--- West Coast - San Francisco Life Building, San Francisco, Northwest corner
Pine and Leidesdorff Streets

ORGANIZED 1797

The Norwich Union Fire Insurance Society, Ltd.

Of Norwich, Eng.

Assets, Over **\$13,000,000.00**

Losses Paid, Over **\$100,000,000.00**

Pacific Department :

J. L. FULLER, Manager
FRANK L. HUNTER, Asst. Manager

332 Pine Street
SAN FRANCISCO

**National Convention
Of Insurance Commissioners**

The meeting in St. Louis this month has under consideration the heavy Canadian tax levied on American companies, and the owning and operating of printing and lithographic offices

contrary to charters, the operations of men and corporations as purveyors of insurance advice, and the taking of large amounts of surplus by the stockholders of the Union Central Life.

People who believe in preparedness are not gamblers.

The Pioneer German Fire Insurance Company in America



**Hamburg-Bremen
Fire Insurance Company**

HAMBURG, GERMANY

STATEMENT OF U. S. BRANCH FOR YEAR ENDING DECEMBER 31, 1915

ASSETS

State, Municipal and Railroad Bonds	\$1,562,151 87
Cash in Banks	34,589 37
Premiums in course of collection	246,602 34
	\$1,843,343 58

LIABILITIES

Reserve for Reinsurance	\$1,094,905 98
Reserve for Unpaid Losses	109,114 00
Reserve for Taxes and other Liabilities	38,750 00
Surplus	600,573 60
	\$1,843,343 58

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President JOHN M. TAYLOR, Hartford, Conn.

Insurance in force, 100,411 Policies for - \$237,784,931.79

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1915	\$302,236,187.70
Total returned to Policyholders, as above noted, in same period	311,968,360.63
Excess of amount returned	9,732,172.93

PACIFIC COAST DEPARTMENT

The Williamsburgh City Fire Ins. Co.
Organized 1853

The New Brunswick Fire Ins. Co.
Organized 1826

Merchants Fire Assurance Corporation
Organized 1910

The North River Insurance Company
Organized 1822

New Jersey Fire Insurance Company
Organized 1910

United States Fire Insurance Co.
Organized 1824

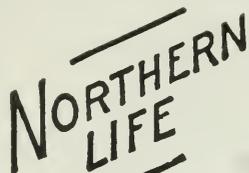
WM. W. ALVERSON, Manager
374 Pine Street, : : : San Francisco, Cal.

H. T. UNGEWITTER, Asst. Mgr.
Telephone Sutter 485

SPECIAL AGENTS

T. B. CLARKE, R. L. ELLIS, San Francisco; T. J. KELEHER, Los Angeles; A. M. LOVELACE, Portland; W. T. BOOTH, Spokane

AMPLE FACILITIES for Handling Large Lines.



INSURANCE CO.

HOME OFFICE
NORTHERN LIFE BLDG
SEATTLE
U. S. A.

PROGRESS

(Since 1906)

	ADMITTED ASSETS	INSURANCE IN FORCE
1907	\$179,177.00	\$1,804,500.00
1909	\$267,521.00	\$3,375,875 00
1911	\$428,508.00	\$6,662,257.00
1913	\$680,063.00	\$8,640,266.00
1915	\$1,182,546.00	\$10,639,196.00

Better Policies —
Better Business —

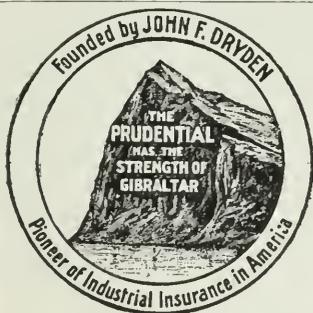
Satisfied Patrons
Gratified Agencies

WRITE US



**WE HELP OUR AGENTS.
ASK US HOW.**

BANKERS LIFE COMPANY DES MOINES, IOWA



PRUDENTIAL MUTUALIZATION MEANS
that the holders of Fourteen Million Policies are the Owners of the Company and that for all time the policy-holders will control the Company for their own benefit.

Great has been the work and growth of
The Prudential, but greater is its future destiny

THE PRUDENTIAL INSURANCE CO. OF AMERICA

FORREST F. DRYDEN, President.

Home Office, NEWARK, N. J.

Incorporated Under the Laws of the State of New Jersey

**Woman on Trial
For Arson**

Oregon City, Ore., Apr. 25.—With her daughter, granddaughter and great granddaughter sitting beside her in the courtroom, Mrs. Mary C. Wells,

64, today heard herself charged with hiring a man to burn her three houses to obtain the insurance.

Wm. H. Newman, under sentence of seven years in the penitentiary for arson, accused Mrs. Wells.

FIRE**NIAGARA FIRE** Insurance Company

Assets, - \$7,502,873.00 Surplus to Policyholders, - \$3,387,433.00

DETROIT FIRE & MARINE Insurance Company

Assets, - \$2,274,403.00 Surplus to Policyholders, - \$1,533,737.00

NIAGARA - DETROIT UNDERWRITERS

Assets, - \$11,301,668.00 Surplus to Policyholders, - \$5,667,165.00

EDWIN PARRISH, Manager*Pacific Coast Department 334 Pine St., - San Francisco***AUTOMOBILE**

Live OPPORTUNITIES are OPEN
for AGENTS who CAN DELIVER

Men capable not only of writing applications
but of collecting the premiums, are always
welcome to our forces and can be advan-
tageously placed.

**UNION MUTUAL LIFE
Insurance Company**

PORTLAND, MAINE.

ARTHUR L. BATES, PresidentAddress ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.**GEO. ELLIOTT HUNT, Manager**
Shreve Bldg., San FranciscoT. H. McAllis, Manager, Sherlock Bldg.,
Portland, Ore.P. B. Duren, Manager, Boston Block, Seattle,
Wash.

J. E. Evans, Manager, Vancouver, B. C.

GERMANIA

FIRE INSURANCE COMPANY,

NEW YORK.

ORGANIZED 1859.

Statement, January 1, 1916.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	8,029,651 84
Liabilities - - - - -	3,920,295 68
Net Surplus, - - -	3,109,356 16
Surplus for Policyholders	4,109,356 16

HEAD OFFICE

Cor. William and Cedar Sts.

real writer is without judgment, knowl-
edge or courtesy. The several criticisms
over the name "Stapleton" have been erron-
eous, untrue and unfair. The underwriters
have been steadily lowering San Francisco
rates for several years.

TO SAMPLE COPY Receiver:

Write to the Coast Review for Special Offer to
new subscribers.

Who is "William R. Stapleton"? His
name is in no San Francisco directory, but
he is supposed to be looking after the in-
terests of the city's house and goods owners
by writing abuse of the fire underwriters for
the "Safety Valve" in the Chronicle. The

WILLIAM SEXTON'S "FIRE INSURANCE"

Published by The Coast Review 122 Halleck Street San Francisco

Flexible Binding—Leather, . . . \$2.00
—Pegmoid, . . . 1.75
—Cloth, 1.50

THE BEST BOOK OF THE KIND

400 American Congressmen Are Merely Dummies

"The Senate Committee on Transportation Routes to the Seaboard," said Lynn Haines yesterday afternoon at the City Club to illustrate the extent of the spoils system in Congress, "has not met for thirty-seven years, and yet it has rooms, three clerks, and printing and other privileges, and Senator McCumber of North Dakota, the chairman recently asked for a fourth clerk."

Mr. Haines, who is Secretary of the National Voters' League, spoke on "Why Congress Fails to Represent the Public" at the club's fifth Saturday luncheon. He gave many instances of Congressional proclivity to postpone public business for political reasons, and said that now that the preparedness agitation was diverting the minds of the people the "old pork barrel crowd" were preparing to put through many things desired by them. In particular, he said, the anti-conservationists, no longer in the limelight, would soon attempt to pass four bills aimed at the foundations of conservation of natural resources. Also, he said, the pork barrelers were shouting for preparedness and for Government munition plants in their districts with the same voice.

"The average member of Congress," said Mr. Haines, "has no more voice in legislation than you or I. Behind him is the political machine, which he must obey. At least 400 of the 435 members of Congress are mere figureheads. These dummy members are forced to practice all sorts of deceptions to convince their constituencies that they are not nonentities, consequently they study politics and not public service."—N. Y. Times.

—Fraternal Rulings

Upon the death of one insured in a mutual benefit association, without having made any change in the beneficiary, the named beneficiary acquires a vested right to the benefit money.—Supreme Lodge of Fraternal Brotherhood v. Price, 150 P. 803.

In 1915 Colorado's burning rate was 52, and premium rate, 1.43.

The Hartford Fire has secured control of the majority of the stock of the Indiana & Ohio Live Stock, a reputable company.

The Health and Accident Underwriters Conference holds the next annual meeting in New York City during the week beginning Sept. 11. The exact dates have not yet been fixed but will probably be Sept. 13, 14 and 15.

TO HOTEL KEEPER: You are authorized to receive subscriptions for this magazine.

TIPS AND CLIPS

Get the "Loss Payable" Right—

A moment's carelessness in handling the loss payable clause may compel payment on a policy on which the company has no moral liability, and, except for that imposed by carelessness, none legally. Lack of attention to the proper form may, and often does, abrogate a company's rights and privileges without any compensation, setting up conditions which would not be valid if contained in a new policy.

The most frequently met version of the incorrect form is this: "Loss, if any, payable to John Doe," or "Loss, if any, payable to John Doe as his interest may appear." This can be construed legally as the equivalent of a standard mortgage clause as far as the interests of John Doe are concerned.

The correct form is this: "Subject to the terms and conditions of the policy, loss, if any, payable to John Doe," or "to John Doe as his interest may appear."

The incorrect form makes the policy valid even if the stipulations have been violated, the loss then being payable to the beneficiary subject only to the same conditions as those applying in relation to the original insurer. In other words, the insurance company can be held responsible even if the terms on which it issued the policy are disregarded.

This is an instance of error in what has almost become a trade custom, whose serious possibilities and consequences compel an appeal to the agent to be on his guard.—*Fireman's Fund Record.*

Contest Game in Life Insurance—

Among trades people, an effort is being made to discourage if not entirely eliminate the practice of continuous "sales" of special nature in order to boost business during what might otherwise be termed dull months. The contention is that such "spurts" merely take away from the regular trade and are in reality the direct cause of depressed conditions. The idea is of interest in its application to insurance in either the life or casualty branches. The old saying "competition is the life of trade" holds good

when not carried too far. It is possible to ruin trade by certain mediums of so-called competition. Again, it is true that a contest spurs individuals on to greater achievement; helps to attain heights that otherwise would remain unscaled. Nevertheless, it is possible to everdo the contest game. Any athlete of standing will tell you that continual training is wearing on the human system, and he who overindulges in this particular will soon find himself in the "has been" or "also ran" class. So it is as regards a continued drive for business; spurring men on to results beyond their possibilities. After the contest, there is a drought of production. Where the contest is made one continuous affair, in a majority of instances, there is a total collapse of the contestant. Encourage production by all means, but not at the expense of permanence.—*Insurance World.*

I never knew a man to get a good job because he indulged too often too freely in the cup that is said to cheer but I have known more than one good man who lost a good job thereby.

4 Special Agents Wanted

PACIFIC NORTHWEST : CALIFORNIA : COLORADO :

Experienced Special Agents, men who can deliver the goods, are wanted by an Office (with large assets) in San Francisco. One for **Oregon**, one for **Washington**, one for **Southern California**, and one for **Colorado**.

These places are for Men who can Show Results.

Give particulars of experience and field.

Address in confidence—

SAN FRANCISCO OFFICE

Care Coast Review

122 Halleck St.,

San Francisco

INSURANCE WANTED ?

If you have any trouble about procuring insurance on any "risk," personal or property, let us know. We may serve you.



ATLAS

Assurance Company

(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . . \$25,000,000.00

ASSETS IN UNITED STATES, \$2,962,091.00

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

FIRE

The South was on its good behavior long enough. Then South Carolina broke out. And then three big conflagrations occurred in one day, each in a different state.

The Texas fire loss and the year's expenses already exceed the year's premiums, leaving the insurers to carry the entire losses for the remaining nine months for nothing.

The property losses in the Paris (Tex.), Nashville (Tenn.) and Au-

gusta (Ga.) conflagrations, all occurring on the same day, amounting to about \$19,000,000, with \$10,000,000 insurance loss. Altogether 164 blocks or squares were wholly or partly destroyed.

The Wisconsin state fire fund surplus was burnt up last month with the Oshkosh normal school.

Berkeley, Cal.—The council has created the office of assistant fire chief and assistant ex-officio fire marshal.

**ARE YOU PLEASED?
IF NOT, SEE**

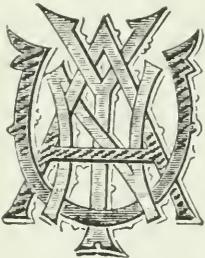
US

**POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
OCCIDENTAL LIFE INSURANCE Co.
OF CALIFORNIA**

"THE DURABLE"

THIRD FLOOR GROSSE BLDG.

LOS ANGELES, CAL.



New York Underwriters' Agency

Established 1864

Representing Cash Assets of over \$28,000,000

F. M. BRANCH, Manager

H. R. MANN Jr., Assistant Manager

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—H. B. Hagen, 520 Realty Bldg., Spokane, Wash.—V. H. Quitzow, 339-41 Sansome St, San Francisco—A. C. Anderson, 239 Van Nuys Bldg., Los Angeles, Cal.

W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

(FIRE)

United States Assets	\$1,939,786.00
Liabilities in United States	1,163,164.00

Surplus \$776,622.00

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

ACCIDENT

The Connecticut General's policy contains a war rider signed by the insured, whereby he agrees that there is no liability for loss caused by any act of the warring nations in Europe.

The insured went down with the Lusitania, and the widow sued and lost, tho the rider had not been signed by any officer of the company.

GENERAL

In New York city only 15 out of 100 deceased persons leave any estate.

BUSINESS

Pittsburgh, March 18.—Owing to the rapid advance in all products Pittsburghers now fear that the present boom will not last, and are seeking to insert a clause preventing cancellations. Buyers of steel and iron, knowing that they are on an allotment basis, have been placing orders far ahead of their requirements, and when confronted with the non-cancellation clause are backing down.

Marshfield, Ore., April 15.—Five vessels carrying 4,175,000 feet of lumber from local sawmills passed out of Coos Bay today. The vessels were the Adeline Smith, Hardy, Tiverton, San Pedro, Coaster and Coquille River. The steamer Yellowstone sails tomorrow with 800,000 feet. This is the

largest shipment of lumber leaving Coos Bay at one time in years.

The Patterson block in Fresno, Cal., 150x175 at Tulare and J, sold for \$300,000 this week. This is the largest realty sale ever made in Fresno.

FIRE

The Clipping Bureau deems it of importance that at Willows, Cal., an oil stove in a tent of a highway camp exploded. Nothing was saved, and it is feared that a naked man who was taking a bath escaped without taking a stitch of clothes.

South Carolina to North Carolina. "It's a long time between commissions."

Be the stopping place for gossip.

Fire

Automobile

Marine

COMMERCIAL UNION

ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital	\$	14,750,000
Paid-Up Capital		1,475,000
Total Cash Assets, Gold		59,256,504
Total Liabilities, including re-insurance reserve		49,292,061
Cash Surplus to Policyholders		9,964,423
Total Amount of Claims Paid		186,673,461

Assets in United States Held by Trustees, \$9,868,370

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St.

San Francisco

E. T. NIEBLING, Manager

R. C. MEDCRAFT, Assistant Manager

American Central INSURANCE COMPANY		
	of St. Louis	Established 1853
Assets, \$4,076,388	Surplus to Policyholders, \$2,037,306	Losses Paid, \$31,008,877
St. Paul F. & M. INSURANCE COMPANY		
	of St. Paul, Minn.	Established 1865
Assets, \$11,320,710	Surplus to Policyholders, \$4,899,457	Losses Paid, \$52,559,624

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

Mercantile F. & M. UNDERWRITERS	Minnesota UNDERWRITERS
of St. Louis	of St. Paul
Assets \$4,076,388	Assets \$11,320,710
Surplus to Policyholders 2,037,306	Surplus to Policyholders 4,894,457

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers

Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.

Fire Association

Organized 1817	Of PHILADELPHIA	Began on Coast 1873
Losses Paid in San Francisco in 1906,	- - -	\$1,835,930
Cash Assets, - \$9,372,162.82	Surplus to Policyholders, -	\$3,182,04.94

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$30,210,613.03	Surplus to Policyholders, -	\$12,182,024.94
Net Losses Paid in San Francisco in 1906, -	-	\$5,064,178.03

F. M. AVERY, Manager

Pacific Coast Department 242-244 Sansome Street, San Francisco

SPECIAL AGENTS:—C. L. BARSOTTI, T. F. O'GRADY, H. W. HOGAN, *San Francisco*; GEO. F. STANIFORD, *Los Angeles*; C. R. HAROLD, *Seattle*; FRANK S. GLOVER, *Portland, Or.*

New York City's Population Now 5,603,000

Federal, state and health bureaus have combined their figures and divided by 3, and they agree that New York city now has a population of 5,602,811, mostly insurance agents, brokers, solicitors, clerks and officials. The city is gaining at the rate of 1,000,000 every seven days—no, years. The old city, on the island and known as Manhattan borough, has barely held "its own" in five years.

Lumber Cut Increase

Fresno, Cal., April 6.—The lumber cut in the Sierra forests this year will be increased 50 percent over normal output, say the big lumber companies of Fresno county. They are preparing for heavy business, including a new logging railroad to the foot of Mount Raymond,

Pasco, Wash., is soon to have a 600-barrel flour mill, to make flour for the Orient.

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

HARTFORD

NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

**BENJ. J. SMITH,
MANAGER**

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.

of Springfield, Mass.

Largest Fire Insurance Company Chartered by
the State of Massachusetts

Incorporated 1849

Total Assets \$11,695,373 60
Total Liabilities 9,114,706 97
Net Surplus 2,580,666 63

SURPLUS TO POLICYHOLDERS, \$5,080,666.63

NEWARK

Fire Ins. Co.

of Newark, N. J.

Oldest Fire Insurance Company Chartered by
the State of New Jersey

Incorporated 1811

Total Assets \$ 2,153,768 00
Total Liabilities 1,222,152 00
Net Surplus 431,616 00

SURPLUS TO POLICYHOLDERS, \$931,616.00

150 Sansome Street,

: San Francisco

GEORGE W. DORNIN, *Manager*

JOHN C. DORNIN, *Asst. Manager*

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER GEO. C. CODDING L. B. ROGERS J. E. CRANDALL C. H. ANDERSON
FRANK H. YOUNG H. K. NOURSE

Good luck never surprises a man of good ability.

Drug stores don't carry enough drugs any more to make the clerks look puny.

The "Home Life"

The fifty-sixth annual statement of the Home Life Insurance Company, of which George E. Ide is President, presents a record of substantial benefits to its policyholders during the year and a solid growth in financial strength.

Assets increased to \$32,029,439.71 after paying to policyholders \$3,447,381, including dividends of

\$602,721

The insurance in force was increased by \$4,766,740, and is now

\$125,660,173

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital,	- - - - -	\$1,000,000.00
Surplus to Policyholders,	- - - - -	1,263,340.00
Assets,	- - - - -	4,195,444.00

DIXWELL DAVENPORT, Manager

Metropolitan Department,
San Francisco National Bank Bldg., 454 California
Street, San Francisco

FIELD REPRESENTATIVES:

E. W. HALL, Northern California,
500 Syndicate Bldg., Oakland, Cal.

Wm. M. STODGHILL, Southern California,
211 W. I. Hollingsworth Bldg., Los Angeles, Cal.

HENRY G. GREEN, Oregon, British Columbia and
Western Washington, 722 White Bldg., Seattle

JAY F. PRICE, Idaho, Montana and Eastern Wash-
ington, 1331 Old Nat'l Bank Bldg. Spokane, Wn.

The Bantus, in Africa, like blood. Herdsmen often bleed young bulls and then tie up the wound. Another tribe bleed their cattle regularly and bake the blood. Baked blood is considered a great delicacy.

MARINE

London, April 4.—The allies' vessels sunk by torpedoes and mines since the war began number 738, and the neutrals, 190; total, 928. It is announced that new British and French ships and tonnage exceed the losses.

London, April 4.—Since the war began the loss of tonnage has been to the allies 1,742,000 and to neutrals, 317,366. The allies have lost, including trawlers, 747 vessels, and the neutrals, 198, a total of 945. British losses have totaled 637, of which 237 were trawlers. Of the belligerents 1,742,000 tonnage lost, 1,339,000 was British.

The Toyo Kisen Kaisha liner Chiyo Maru is stranded near Hong Kong, and abandoned by the crew. The ship was built in Japan at a cost of \$1,250,000. The cargo was worth \$500,000. It is said the ship could have been sold a month ago for \$3,000,000 or more.

FIRE

Dallas, Tex., April 11.—The National has withdrawn from the Trezevant & Cochran agency, and will have its Southwest territory report directly to the home office.

The independent adjusters worry the Western Adjustment Company at Chicago, which proposes to hereafter adjust all losses in the windy city where five members are interested. The only question at issue should be economy and efficiency.

Belmont, Cal., April 1.—A fire of mysterious origin this afternoon totally destroyed the home of Eugene O'Neill, a local merchant, causing a loss of \$5000. O'Neill's seven-year-old son, was the only one in the house at the time. He gave the alarm.

SAN FRANCISCO DEPARTMENT FIRE BUSINESS

By Companies, Agencies and Departments.

(This Compilation is original with the Coast Review.)

WHERE THE COMPANIES WRITE.

The figures in this compilation of Coast business by agencies and departments, written in San Francisco, represent the business of states and territories (as per numbers), as follows:

- | | |
|----------------|-----------------------|
| 1. CALIFORNIA, | 10. COLORADO, |
| 2. OREGON, | 11. NEW MEXICO |
| 3. WASHINGTON, | 12. HAWAII, |
| 4. IDAHO, | 13. ALASKA, |
| 5. MONTANA, | 14. BRITISH COLUMBIA, |
| 6. UTAH, | 15. PHILIPPINES, |
| 7. NEVADA, | 16. MEXICO, |
| 8. ARIZONA, | 17. ALBERTA, |
| 9. WYOMING, | 18. SASKATCHEWAN. |

Companies and Agencies	San	—Coast—		Ratio
	Fran Prem's	Prem's Rec'd	Losses Incur'd		Percen
1 Fireman's Fund — Louis Weinmann, Sec.				
1 1915	\$97,466	\$1,405,543	\$788,479	56.1
1 1914	97,254	1,255,982	627,795	49.9
1 1913	88,132	1,443,028	720,566	49.9
1 1912	98,564	1,364,514	717,463	52.5
1 1911	128,106	1,512,633	682,689	45.1

Writes in 1 to 14 inclusive and 16, 17, 18. Also in Texas and Arkansas.

2 California — Geo. W. Brooks, Sec.				
2 1915		451,875	226,578	50.1
2 1914	86,339	471,730	218,807	46.3
2 1913	61,985	472,112	188,445	40.0
2 1912	89,392	486,112	151,185	31.1
2 1911	109,643	488,921	131,906	26.9

Writes in 1 to 14 inclusive, also 17 and 18.

3 Vulcan Fire — A. Hodgkinson, Sec.				
3 1915	8,472	103,452	55,839	53.9
3 1914	5,054	88,218	43,532	49.2
3 1913	4,508	73,489	24,552	33.4
1912	4,801	34,787	1,144	3.8

Writes in 1 to 10 inclusive, in 12 and 14.

4 Capital — J. F. Landis, Sec.				
4 1915	7,933	68,414	42,614	62.2
4 1914	7,758	56,325	45,971	81.6
4 1913	3,205	28,522	11,700	41.5
4 1912		14,367	749	5.0

Writes in 1 to 14 inclusive, and 16 and 17.

SAN FRANCISCO AND GENERAL AGENCIES DEPARTMENTS.

Companies and Agencies	San	—Coast—		Ratio
	Fran. Prem's	Prem's Rec'd	Losses Incur'd		Percent
1 Rolla V. Watt — Royal, Queen.				
1 1915	\$181,998	\$1,744,731	\$933,602	53.4
1 1914	191,930	1,773,776	867,556	48.0
2 1913	176,761	1,726,972	982,178	56.8
1 1912	270,914	1,843,366	746,774	40.5
1 1911	330,138	1,936,003	716,976	37.0

Write in 1 to 8 inclusive and 11, 12 and 13.

2 Wayman & Henry — Sun, National, Michigan F. & M., Colonial, Mechanics & Traders, Patriotic Assurance

2 1915		1,641,077	717,854	43.7
2 1914	171,562	1,664,020	806,748	48.4
1 1913	139,981	1,755,655	729,330	41.5
2 1912	193,878	1,806,691	652,904	36.1
1911	240,767	1,894,053	629,883	33.2

Write in 1 to 14 inclusive.

Sample Page Coast Review Fire Chart -- 1916

War Cures National Ills

War is not all horror. If it were it would not last so long. Every one professes to desire it to come to an end; and yet there are numberless people who must in their secret hearts be aware that, although it may have robbed them and others of precious things, it has given as well as taken away.

I do not speak of its professional interest for those who wage it, nor for the sense of fellowship and adventurous, full-blooded life with which it has enriched many who would otherwise have remained hopelessly bound to some wheel of routine without prospect of change or enlargement. But beyond these, who are intimately concerned, there are others by the thousand for whom the present great upheaval is by no means all to the bad. The particular kind of fidgety restfulness that was afflicting the modern world, and of which perhaps the war was the culmination, has already been wonderfully soothed, as by the application of some gigantic leech.

It is a terrible cure; and one would fain believe that the benefit comes less from the cruel outpouring of blood than from causes which are incidental to it and more truly good in themselves. Organized idleness, for example, has almost disappeared. Both men and women have real work to do, instead of what was only often make-believe; and from real work comes weariness, and from weariness comes rest. People in England are already quieter; they are learning to rest in a new way — namely, by being still. — London Times.

From the viewpoint of the public it is an intolerable situation when any group of men, whether employes, or employers, whether large or small, have the power to decide that the whole country shall undergo great loss of life, unspeakable suffering, and the loss of property beyond the power of description, through the stoppage of a necessary public service.

* * *

The disparity of status suggests the creation of national and state wage commissions or labor commissions, which should exercise functions regarding labor engaged at work in public utilities analogous to those now exercised with regard to capital by the public service commissions already in existence.

The problem for which the above plan is a suggested solution is a complex and difficult one. The suggestion, however, grows out of a profound conviction that the food and clothing of our people, the industries and the general welfare of the nation, cannot be permitted to depend upon the policies and the dictates of any particular group of men, whether employers or employes, nor upon the determination of a group of employers and employes combined. The public utilities of the nation are of such fundamental importance to the whole people that their operations must not be interrupted, and the means must be worked out which will guarantee this result. — President Van Hise, University Wisconsin.

In New York a case has been postponed until the appearance in court of an unborn child with a contingent interest in an estate.

**New York City's
New Rescue Squad**

Recently the members of New York city's rescue squad were called upon to fight the fumes of acid sulphur chloride, the same substance which is being used on the battle fields of Europe. A large drum in a cellar had sprung a leak and was giving off deadly fumes. It was a situation which an ordinary fire company could not handle. The members of the rescue squad hoisted the drum to the street and emptied its contents into carboys. In a short time the cellar had been cleared of the fumes, but the members of the company suffered a loss of their clothing,

which was eaten to pieces by the acid, and their hands were burned and the nickel badges were eaten from their helmets.

In waterside fires, where there has been a need for cutting through the steel of vessels, the squad has done efficient and rapid work which has saved thousands of dollars to shippers. In fighting fires in drug and chemical warehouses the men have proved their usefulness. They have also done much special work where there was no call for ordinary firemen, such as rescuing horses that have slipped through metal gratings and in reviving would-be suicides from gas effects.

THE FIDELITY & CASUALTY CO. OF NEW YORK

92 Liberty Street, New York, N. Y.

ANNUAL STATEMENT, DECEMBER 31, 1915

Assets	\$12,726,400 64
Liabilities	8,576,859 03
Capital	1,000,000 00
Surplus over all liabilities	3,149,541 61
Losses Paid to December 31, 1915	52,159,863 76

This company issues contracts as follows :

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage and Collision), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

Pacific Coast Department: { California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange,
San Francisco. Washington and Oregon—SEELEY & CO., 111 S. 10th
St., Tacoma; Coleman Bldg, Seattle; Board of Trade Bldg, Portland.

**THE LONDON ASSURANCE CORPORATION
OF LONDON**

Cash Assets, \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS—C. W. ROHRER, Los Angeles, Cal.; ROD E. SMITH, Portland, Oregon; T. S. HEATH, Denver; J. E. JOHNSEN, Spokane; P. R. WEINMANN, B. L. PENFIELD, San Francisco. PERCY J. PERRY, Seattle.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

Pacific Branch—Southeast corner Sansome and Pine Sts., San Francisco

“FIFTIETH ANNIVERSARY YEAR IN THE UNITED STATES.”

ONE HUNDRED AND SIX YEARS OLD

North British & Mercantile

Insurance Company

Pacific Department of the United States Branch, 76 William St., New York City

ASSETS OF THE UNITED STATES BRANCH
(which are but a small part of total fire assets of the Company) **\$8,926,952.00**

E. G. RICHARDS, Manager

W. S. BERDAN, Deputy Asst. Manager

GEORGE M. WARD, Resident Sec'y Local Dept.

234 Pine Street, San Francisco, California.

FIELD REPRESENTATIVES:

E. J. Young, 201 American Bank Bldg., Seattle; P. W. Gedney, 504 Empire State Bldg., Spokane, Wash.,
E. C. Willey, 1645 Tremont St., Denver, Colo.; C. Harris, 515 Title Ins. Bldg., Los Angeles; H. E. Smith,
24 Henry Bldg., Portland, Or.; G. W. Dearborn, F. J. Schoeneman, C. F. Milliman, San Francisco.

AGENTS WANTED

Every Company that advertises wants Permanent Agents. Have you any business? Are you about to change companies? Are you newly engaged in Insurance? Do you intend to go into the business?

THEN

Hustle! Get busy! Write to our Advertisers. Don't be verbose nor uncertain. Don't write from Los Angeles or Portland or Seattle and ask some big company, Are you represented here? Of course the company is represented there. Probably it is represented everywhere. But it may be contemplating a change, or its present agent may be flirting with the special of another company.

It Will Do No Harm

to get on the waiting list. It is legitimate for you to write modestly, "Consider me an applicant if you want another agent here." "I control \$—— in premiums." "My business is chiefly ——." "I want a company, and if you are unrepresented in this town or contemplate a change of representation let me submit particulars to you."

If you can write some life or accident business on the side or exclusively, the live companies which advertise are

Looking For You

They will give you the glad hand and the warm eye They will pay you a handsome commission, too.

Scottish Union and National

Insurance Company
Of Great Britain.

Organized 1824,

**FIRE - LIGHTNING - TORNADO
AUTOMOBILE - SPRINKLER LEAKAGE**

North American Branch:

Hartford, Conn.

**JAMES H. BREWSTER'
MANAGER.**

FIELD REPRESENTATIVES:

FRED W. GASTON, Tacoma, Wash.,
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,
706 Gas and Electric Bldg., Denver, Colo.,
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, Realty Building,
Spokane, Wash.,
Montana and Idaho

H. W. FORES, San Francisco, Cal.,
General Agent, California, Nevada, Arizona.

**SAN FRANCISCO OFFICE:
420 Montgomery Street**

Twelfth Edition—

PACIFIC FIRE MANUAL

— *Twelfth Edition*

WITH COLORED DIAGRAMS

WITH REVISED FIGURES

\$12 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE

MUTUAL FIRE LEAFLETS INSERTED

Single Copies, \$1.25

For Sale by Coast Review

122 Halleck St., San Francisco

FIRE

**Money—Coast Bank Clearings
Are Now Increasing**

March bank clearings in the Pacific West were the largest yet. They topped \$612,000,000, of which \$270,000,000 was cleared through San Francisco, \$108,600,000 through Los Angeles, \$65,000,000 through Seattle, \$52,450,000 through Portland, \$38,150,000 through Salt Lake City. Other Coast

cities cleared from \$19,000,000 down to \$3,000,000. With one exception, every one of the 13 clearing cities made gains over March, 1915. In March, 1915, only 4 out of 13 made gains over March, 1914. We must therefore conclude that business has greatly improved as compared with both 1915 and 1914. The clearing gain over a year ago was 20 percent, and 16 percent over two years ago.

W. R. BROCK, President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO.
OF TORONTO (INCORPORATED 1851)

United States Assets	\$2,578,165.00
Liabilities in United States	1,524,276.00
<i>Surplus</i>	\$1,076,347.75

PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO

MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$20,000,000.00.

Svea Insurance Co.
of Gothenburg

Agricultural Insurance Co.
of Watertown, N. Y.

Globe & Rutgers Fire Ins. Co.
of New York, N. Y.

Hamilton Fire Insurance Co.
of New York, N. Y.

Globe Underwriters Agency
of New York, N. Y.

First National Fire Insurance Co.
of Washington, D. C.

Sea Insurance Co., Ltd.
of Liverpool, Eng.

EDWARD BROWN & SONS

GENERAL AGENTS

202 - 204 Sansome St., SAN FRANCISCO

22,000 EDITION

It Is for All Local Agents

12th EDITION

Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.25

Recommended by General, Special
and Local Agents

For Sale by the Coast Review

Sample Page Coast Review Fire Chart -- 1916

FOREIGN COMPANIES

CAPITAL. NET SURPLUS. YEAR ORGANIZED.	FINANCIAL CONDITION				INCOME		EXPENDITURES			RATIOS		PACIFIC DEPT.		
	GROSS FIRE ASSETS	LIABILI- TIES	SURPLUS AS TO POLICY- HOLDERS	REINSUR- ANCE RESERVE	NET PREMIUMS RECEIVED	TOTAL INCOME	TOTAL EXPEN- DITURES	LOSSES PAID	EX- PENSES	LOSSES TO PREMIUMS	EXP'S TO PREMIUMS	PREMI- UMS RECEIVED	LOSSES PAID	LOSS RATIO
Aachen & Munich Fire Aix La Chapelle, 1825	1916 2,720,359	1,369,560	1,350,799	1,231,898	1,096,363	1,201,793	1,128,230	637,120	491,110	58.1	44.8	40,496	27,824	68.7
	1915 2,664,663	1,416,473	1,218,190	1,291,056	1,180,278	1,318,062	1,271,896	745,212	500,695	63.1	42.4	61,300	53,592	87.1
	1914 2,589,572	1,414,719	1,174,853	1,280,001	1,252,184	1,352,119	1,230,360	589,575	538,394	48.8	41.2	65,641	48,986	74.6
	1913 2,540,242	1,301,429	1,238,811	1,156,449	1,199,459	1,296,107	1,192,940	603,594	485,176	50.3	40.4	66,534	53,662	50.5
	1912 2,470,163	1,201,425	1,269,638	1,063,814	1,086,862	1,086,862	1,178,470	571,238	448,857	53.0	41.0	75,746	41,655	55.5
Atlas Assurance London, 1808.	1916 3,082,720	1,906,294	1,176,426	1,714,138	1,776,877	1,912,161	1,808,362	1,015,273	765,099	57.1	43.0	438,389	256,878	58.6
	1915 2,962,091	1,867,177	1,094,914	1,691,757	1,779,864	1,909,917	1,814,889	978,135	725,558	54.8	40.8	439,030	181,965	37.4
	1914 2,867,749	1,790,486	1,077,263	1,632,217	1,725,124	1,894,260	1,777,354	917,499	742,839	54.8	41.2	449,937	270,932	54.1
	1913 2,826,707	1,777,355	1,049,352	1,567,633	1,715,912	2,047,227	1,695,754	867,636	675,507	50.5	39.4	471,875	172,700	36.5
	1912 2,529,355	1,723,414	806,171	1,485,817	1,712,921	1,803,078	1,781,051	994,204	707,668	58.0	41.3	481,678	233,674	48.5
British America Assur. Toronto, 1833.	1916 1,939,786	1,163,164	776,622	1,031,153	1,409,977	1,476,946	1,076,955	588,683	488,272	51.6	44.0	77,140	25,493	33.6
	1915 1,843,585	1,120,152	723,433	938,716	1,042,225	1,184,778	1,256,697	743,296	421,558	71.3	40.4	32,095	8,505	26.5
	1914 1,889,180	1,161,272	727,908	1,019,444	1,097,703	1,226,427	1,068,612	538,446	462,988	50.9	42.0	41,347	14,980	36.2
	1913 1,746,625	1,045,081	701,544	916,855	1,094,456	1,154,010	1,050,984	575,234	465,165	52.5	42.5	36,076	20,761	57.5
	1912 1,657,481	935,003	722,479	806,711	953,163	1,010,381	930,405	523,221	417,018	54.8	43.7	134,701	69,222	51.3
Caledonian Edinburgh, 1805.	1916 2,282,189	1,627,915	654,274	1,412,334	1,379,420	1,503,245	1,439,159	832,920	550,011	60.4	39.9	274,642	172,775	63.2
	1915 2,284,042	1,683,802	600,249	1,460,253	1,423,398	1,542,157	1,504,497	919,275	548,650	64.5	38.5	280,340	173,874	62.0
	1914 2,250,415	1,613,837	636,607	1,450,322	1,419,643	1,515,763	1,441,326	693,971	618,311	51.0	38.7	275,353	122,024	44.5
	1913 2,175,589	1,556,576	619,013	1,397,007	1,420,815	1,525,723	1,473,254	877,919	544,742	61.7	38.3	228,920	88,616	38.7
	1912 2,140,571	1,580,122	560,450	1,402,322	1,474,303	1,582,634	1,515,924	793,668	569,921	53.8	38.6	236,266	89,155	39.4
Century 1908 Edinburgh	1916 764,100	211,044	553,056	164,446	325,361	305,038	241,181	119,122	122,658	52.8	54.1	24,100	21,321	88.4
	1915 681,039	231,478	449,591	195,472	313,645	373,970	401,448	227,379	112,095	72.5	35.7	20,366	17,190	84.4
	1914 707,830	199,477	508,353	173,333	303,326	519,953	411,604	137,598	103,386	45.3	34.0	2,321	13,941	600.6
Commercial Union Assur. London, 1861.	1916 9,868,369	7,295,876	2,572,493	6,239,527	7,307,610	7,967,658	7,287,157	3,881,578	2,762,579	53.1	37.8	569,511	293,975	51.6
	1915 9,204,053	7,020,604	2,183,449	6,295,533	6,759,321	7,762,496	6,100,459	3,032,635	2,428,480	44.8	35.9	610,492	175,092	28.6
	1914 7,441,933	4,973,560	2,468,373	4,195,312	4,725,717	5,367,421	5,371,470	2,482,131	1,905,166	52.9	35.0	310,446	110,592	35.2
	1913 7,620,988	4,710,351	2,910,607	3,758,577	4,581,745	5,178,040	5,082,967	2,548,587	1,596,121	55.6	34.8	367,002	114,150	31.1
	1912 7,000,153	4,452,223	2,547,930	3,822,998	4,660,245	4,902,782	4,445,850	2,628,091	1,615,392	56.3	34.7	359,910	149,172	41.4

i Incurred. * Including reinsurance of United Firemen.

Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$35,000,000.00

A Successful Record of Nearly Two Hundred Years.

Losses Paid During That Time Exceed

\$230,000,000.00

United States Branch, 92 William St., New York City

R. D. HARVEY, United States Mgr.

LAWRENCE F. LAMPING, State Agent

For Oregon, Washington and Northern Idaho

310 BURKE BUILDING, SEATTLE

CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital paid up (Gold)	- - -	\$ 250,000 00
Cash Assets (Gold)	- - -	3,353,190 12
Net Surplus (Gold)	- - -	2,359,803 17
Bonds on deposit in the U. S.	-	399,500 00

The above Company conducts
a general Marine Insurance
business.

PARROTT & CO., General Agents
Since January, 1882

J. J. THEOBALD, Manager
320 California Street, San Francisco
[Babcock Building]

PHOENIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

W. IRVING

General Agent for Pacific Coast

E. C. F. KNOWLES

Assistant General Agent

343 SANSOME STREET

Security Building
(Entrance on Halleck Street)

San Francisco

The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building
33 Broad St., Boston

SAMUEL APPLETON, U. S. Manager

Accident Policies

Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employes. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.

CHAS. J. OKELL & CO.

General Agents, - - - San Francisco, Cal.
Royal Insurance Building

BUSINESS

San Francisco, April 12.—The highest paid employees in railroad service have demanded a raise. They ask for \$100,000,000 a year more than they are now getting, or a little more than \$300 a year more per man. The railroads are not in such financial condition as to permit granting the demands, but the men are quoted as saying that unless these demands are met they will refuse to arbitrate and will walk out. The situation is a serious one—serious for the railroads, for other railway employes and also equally serious for the public, as the public must ultimately pay the bill.

This is the statement in substance made today by Vice-President and General Manager W. R. Scott of the Southern Pacific, concerning the action of the four railway brotherhoods in presenting higher wage demands to the railroads of the country. "The claim has been made," said Mr. Scott, "That the men want a day of eight hours. This is not true. They do not want a shorter day, nor do they place any limit on the working hours. This is merely a question of punitive overtime. The men demand ten hours pay for eight hours work, with overtime to be paid after the eighth hour. They also demand 87½ percent more for overtime than the present rate.

"This is in spite of the fact that they have already exacted the provision that if a man is called for duty and performs any service whatsoever—even though it be but for fifteen minutes—he shall receive a full day's pay therefor.

"Just what this exaction means al-

ready to the railroads may be gleaned from the fact that in one year 56 western railways paid out to engineers and firemen \$1,403,038.74 for which no actual work was done. This payment was compulsory."

—
 DRY.—Hanford, Cal., has gone dry, after being wet for two years. Newport Beach has gone dry. Hollister and Sanger voted wet, and Clovis stays dry.

COMPENSATION

Injured employee executed a release to the company without getting anything in return for it, and elected to take compensation under the act.

An award was made by the Compensation Commission, and then a suit was begun to discover what effect the release had on the claimant's right to an award which had been made by the commission against the Aetna Life Insurance Company. The substance of the opinion written by the court is:

"An employe entitled to compensation under the workmen's compensation act may recover an award, notwithstanding he has executed a release to another not in the same employ, through whose instrumentality the accident occurred.

"An insurer in such case would be liable only for the difference between any amount received in consideration of the release and the compensation provided by the act.

"The release in such case constitutes no obstacle in the way of the insurer prosecuting the assigned claim of the injured employe against the third party."

ESTABLISHED 1873

Office of Edward E. Potter

General Agent

THE FIRST OFFICE to commence paying losses after the conflagration.
 THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.
 THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.
 THE ONLY OFFICE that did not compel its patrons to go to the expense and trouble of going to Oakland for the adjustment of their claims.
 THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It
It Costs No More**

OLD AND
TRIED

GLENS FALLS INSURANCE COMPANY

Of New York

Incorporated 1849

SURPLUS to Policyholders . . \$5,212,525 00 UNDIVIDED Profits . . . \$2,319,300 00

SECURITY INSURANCE COMPANY

Of New Haven

Incorporated 1841

SURPLUS to Policyholders . \$3,889,296 00 UNDIVIDED Profits . . . \$ 802,506 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

Of Philadelphia

Incorporated 1853

SURPLUS to Policyholders . \$1,893,309 00 UNDIVIDED Profits . . . \$ 432,560 00

FIREMEN'S INSURANCE COMPANY

Of Newark

Incorporated 1855

SURPLUS to Policyholders . . \$6,565,223 00 UNDIVIDED Profits . . . \$2,720,038 00

EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$3,053,576 00 UNDIVIDED Profits . \$811,504 00

GERMAN-AMERICAN INSURANCE COMPANY

Of Pittsburg

Incorporated 1873

SURPLUS to Policyholders . . \$1,080,978 00 UNDIVIDED Profits . . . \$173,718 00

EDWARD E. POTTER, General Agent

W. W. POTTER, Assistant General Agent

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

THE COAST REVIEW

INSURANCE

APRIL

In its 45th year

LIFE

R. B. Burdine, general agent at Louisville, for the Bankers Life of Des Moines relates the following experience of one of his men. John G. Austen wrote insurance on the life of Nat C. Carden of Glasgow, Kentucky, and took his note for the amount necessary to make the first payment. Within three weeks, and some months before the maturity of the note, the insured was killed by a falling limb cut from a tree on his farm. The claim was promptly paid.

The New York legislature has passed the Towner bill amending section 97 of the insurance law by excepting taxes from the limitation of expenses of life insurance companies and providing that mutual companies may incur a total expenditure exceeding the limit of the expenditures defined by the section, not greater than 6 percent of the aggregate net premiums, according to standards adopted by the company. No mutual company shall issue, after June 30, 1916, any policy upon which the premium loading is less than would enable the company to comply with the limitation of total expenses if the premium loading for all its policies were calculated according to the rule employed by it for calculating the premium loading.

The Empire Life of Georgia, another dead one, has finally been swallowed by the sword-swallower International.

FIRE

The Federation of Missouri Commercial Clubs inaugurated its fire prevention campaign by a model clean-up day at Cape Girardeau, last week.

A San Francisco man fell asleep while smoking a cigarette. His pillow caught fire and the smoke therefrom smothered him to death. The lodgers in the hotel were attracted by the smoke odor and on entering the room they found the pillow smouldering and the man suffocated.

New York, April 3. — Down town was threatened today by a paper goods fire which destroyed two 5-story bldgs. Several skyscrapers were in danger. Several floors of the 14-story Morse were damaged, and the 20-story American Tract was damaged by smoke and water. Four alarms were turned in.

Riverside, Wash., April 4.—(Special.)—The loss as a result of the fire Saturday which swept about two blocks, is estimated at \$30,000, with about \$12,000 insurance. Most of the buildings will be replaced at once.

Frank Johnson, 16 years old, Portland, confessed that he set fire to a chicken-house at 32 East 57, because he disliked the owner. Too much Johnson.

It has only been a few years since banks began to advertise. Before that, they considered it too undignified.

STABILITY AND STRENGTH

RESOURCES OVER \$52,000,000.00

SUN INSURANCE OFFICE
OF LONDON

COLONIAL
FIRE UNDERWRITERS
AGENCY

MECHANICS & TRADERS
OF NEW ORLEANS

NATIONAL
OF HARTFORD

MICHIGAN
FIRE AND MARINE
OF DETROIT

SUN
UNDERWRITERS AGENCY
OF LONDON

PACIFIC DEPARTMENT

WILLARD O. WAYMAN---CARL A. HENRY

JOINT GENERAL AGENTS

FRANK E. STONE

MAXWELL H. THOMSON

ASSISTANT GENERAL AGENTS

Sansome and Sacramento Streets

San Francisco, Calif.

Branch Offices: Los Angeles, Cal., Portland, Ore., Seattle and
Spokane, Wash., and Denver, Colo.

AGENTS WANTED IN EVERY CITY, TOWN AND VILLAGE.

1863

53rd YEAR

1916

FIRE

AUTOMOBILE

MARINE

Organized in 1863

Fireman's Fund

Insurance Company

Incorporated under the Laws of California.

401 California Street - San Francisco, Cal.

Company's Building

Capital, \$1,500,000.00 Assets, \$11,326,205.60

BERNARD FAYMONVILLE

PRESIDENT

J. B. LEVISON

VICE - PRESIDENT

LOUIS WEINMANN

SECRETARY

A. W. FOLLANSBEE, Jr.

MARINE SECRETARY

H. P. BLANCHARD

ASSISTANT SECRETARY

JOHN S. FRENCH,

ASSISTANT SECRETARY

T. M. GARDINER

TREASURER

Central Department

JOHN MARSHALL, Jr., Manager

39 South La Salle St., Chicago, Ill.

Southeastern Department

E. T. GENTRY, Manager

Atlanta, Georgia

Eastern Department

A. K. SIMPSON, Manager

J. W. LITTLE, Ass't Manager

Mason Building Boston, Mass.

Atlantic Marine Department

FRANZ HERRMANN, Manager

79-85 Wall Street, New York

VOL. 89
NO. 5

MAY
1916

SEE PAGE

MAGAZINE EDITION "A"

THE

Coast

INSURANCE

Review

PROTECTION

An Insurance Journal and Directory
IN ITS FORTY-FIFTH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

INSURANCE PUBLISHING CO., Publishers

Manager Fabj Elected President of Board of Fire Underwriters
of the Pacific

A Washington Fire Decision
Fieldmen Notes

Comparative Coast Life Figures

The Considine Theater Building Foreclosure

The San Diego Meeting

Fire Prevention Work in Portland

San Francisco Rates Before the Supervisors

Death of F. H. Porter

Pacific West Fire Business by States

The British Columbia Forest Mills Claim

California Cancellation Decision

San Jose Has a New Deal

Firemen's Unions Favored by Labor Men

Pumping Station at Spokane

Life Insurance Soliciting

Circulating Extensively in all the
States and Territories of the Pacific
West

PRICE 25 CENTS
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in
South America, Japan, China and
Australasia

The Great Fire Insurance Company of the World
 ASSETS IN UNITED STATES, - \$14,814,383.94

THE GREAT FIRE INSURANCE COMPANY OF THE WORLD, LTD.

SAN FRANCISCO OFFICE, 444 CALIFORNIA ST.
 R. P. FABJ, Manager
 THOS. H. ANDERSON, Ass't Manager

NEW YORK OFFICE, 80 WILLIAM STREET.
 H. W. EATON, Manager
 G. W. HOYT, Deputy Manager
 J. B. KREMER, Ass't Deputy Manager
 T. A. WEED, Agency Superintendent

NEW ORLEANS OFFICE, COR. CARONDELET & COMMON STS.
 CLARENCE F. LOW, Manager
 J. G. PEPPER, Ass't Mgr
 R. H. COLCOCK, Jr., Deputy Ass't Mgr

CHICAGO OFFICE, INSURANCE EXCHANGE
 W. S. WARREN, Manager
 HUGH R. LOUDON, Assistant Manager
 R. H. PURCELL, Deputy Asst. Mgr.

NEW ENGLAND STATES, NEW YORK, NEW JERSEY, PENNSYLVANIA, MARYLAND, DELAWARE, DISTRICT OF COLUMBIA, VIRGINIA, WEST VIRGINIA, NORTH CAROLINA, SOUTH CAROLINA, OHIO, INDIANA, KENTUCKY, TENNESSEE.

CALIFORNIA, NEVADA, ALASKA, OREGON, WASHINGTON, ARIZONA, IDAHO.

LOUISIANA, MISSISSIPPI, ALABAMA, OKLAHOMA, FLORIDA, ARKANSAS, TEXAS, GEORGIA.

ILLINOIS, MICHIGAN, IOWA, WISCONSIN, MINNESOTA, MISSOURI, KANSAS, NEBRASKA, COLORADO, N. DAKOTA, S. DAKOTA, MONTANA, UTAH, WYOMING, NEW MEXICO.

Established 1836

Entered U. S. 1

The statement of the condition of the United States Branch on the 1st of January, 1916, in accordance with the laws of the State of New York, is as follows:

Assets	\$14,814,383.94
Liabilities	9,972,496.75
Surplus	\$ 4,841,887.19

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire) . . .	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116
 And INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126; 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1915, \$8,957,563.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$147,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT ESTABLISHED 1852
 In Company's New Building
 444 California St., San Francisco

ROBERT P. FABJ, Manager
 THOS. H. ANDERSON, Asst. Manager

Special Agents:

R. G. BRUSH R. H. ROUNTREE HARRISON HOUSEWORTH LOGAN B. CHANDLE
 GEORGE F. GUERRAZ CHESTER S. MYRICK F. E. ATKINS GEO. J. J.



CONFLAGRATION-PROOF INSURANCE

TOTAL ASSETS OVER \$40,000,000.00

LOSSES PAID TO DATE

OVER

\$177,000,000.00

|

PAID SAN FRANCISCO

CONFLAGRATION

\$6,000,000.00

PACIFIC DEPARTMENT

GERMAN
AMERICAN.

PHOENIX
OF HARTFORD

GERMAN
ALLIANCE.

PROTECTOR
UNDERWRITERS.



EQUITABLE FIRE & MARINE INSURANCE CO.

GEO. H. TYSON GENERAL AGENT.
HERBERT FOLGER, ASST. GENL. AGENT

SAN FRANCISCO.

FIRE INSURANCE — RENTS — PROFITS, USE AND OCCUPANCY —
AUTOMOBILE — TOURIST FLOATER — MAIL PACKAGE —
SPRINKLER LEAKAGE

AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE



Representing

The Mutual Life Insurance Company

of New York

You will make money.

The great strength, big dividends and incomparable benefits of the "*oldest company in America*" mean certain success for you.

For Terms to Producing Agents, Address

GEORGE T. DEXTER, 2d Vice-President

34 NASSAU STREET, NEW YORK, N. Y.

British Life Companies' War Claims

The Scottish Widows' Fund incurred in 1915 \$750,000 claims arising directly from the naval and military war service, and in 1914, \$250,000; but the total claims are within 90 percent of the expected.

The Metropolitan Life Assur. Co.'s death claims were more than the "expected." The war caused 22½ percent of the death claims. As to ages, 80 percent were 60 and upward, 58 percent were 70 and upward, and 21, 80 and upward. Expenses amounted to 6½ percent of the premiums.

The Law Union & Rock's normal death loss total was increased by \$125,000 war claims, but the chairman said that "experience shows that in war

time the mortality among non-combatants also rises." In the France-Prussian war the French soldier mortality was 100,000, while the increase in mortality in France was \$600,000. This gain in general mortality (as in Germany, too) fell principally on the very young and the very old.

Toronto, Canada, pays nearly \$2,000 a day for life insurance for its soldiers who are fighting in the European war.

The total assessed value of California property is \$3,232,000,000, one-third of which is in country and unincorporated villages. School taxes are \$10.33 per capita. Loss of wages by reason of sickness is \$7 per capita.

The cost of repairs of steel ships has doubled.

INCORPORATED 1861

The California Insurance Co.

Cash Capital, \$400,000 00
Net Surplus, 232,067 00
Total Assets, 1,064,323 00

E. T. NIEBLING, President
 GEO. W. BROOKS, Secretary

W. E. DEAN, Vice-President
 JOHN E. COSGROVE, Assistant Secretary

**HOME OFFICE: Company's Building, 550-558 Sacramento St.
 SAN FRANCISCO, CAL.**

Special Agents and Adjusters

H. C. R. BUSWELL, Superintendent of Agencies
 A. N. LINDSAY, Seattle, Washington; H. DUKINFIELD, Los Angeles, California;
 R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;
 JOHN M. CLAYTON, B. A. SIFFORD, San Francisco

**Paid \$2,557,000 in San Francisco conflagration without discount or compromise,
 and at the rate of "Dollar for Dollar."**

LONDON & LANCASHIRE

FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

New York Department
 57 and 59 William Street
 A. G. McILWAINE, Jr.,
 Manager



Western Department
 39 So. La Salle St., Chicago
 CHARLES E. DOX,
 Manager

**Pacific Department: 332 Pine Street, San Francisco, Cal.
 SAM B. STOY, Manager**

**GEO. ORMOND SMITH, AGENCY SUPT. San Francisco W. B. HOPKINS, LOCAL SECY.
 J. P. YATES, AGENCY SUPT., Los Angeles, Cal.**

SPECIAL AGENTS

George T. Richmond San Francisco	G. L. Goodell Portland
W. W. Gilmore Sacramento	David H. Parry Seattle
J. P. Hague Los Angeles	Henry A. Morison Spokane
N. Gardner Denver	

WILLIAM M. KLINGER, General Agent, AUTOMOBILE DEPARTMENT

THE
Standard Accident
Insurance Company

Of Detroit, Mich.

LEM W. BOWEN, President J. S. HEATON, Secy.

Cash Capital, \$1,000,000

Gross Assets, - 5,421,992

Claims Paid, - 20,779,387

Writes Accident and Sickness Insurance, Accident Policies Provide for—Unlimited Indemnity, Beneficiary Benefits, Accumulations, Optional Benefits, Hospital Indemnity, Combination Features, Surgeons' Fees Where no Claim for Disability is Made, Special Benefits for Sunstroke, Freezing, Etc.

Accident and Sickness Insurance for Women.

Contracts Practically Without Conditions.

CLARENCE F. BRIGGS.

SUPT. PACIFIC COAST DEPARTMENT.

California, Oregon, Washington, Idaho, Nevada, Arizona, Utah, and the Hawaiian Islands.

Mills Bldg., San Francisco

H. H. HAIGHT, District Agent.

Contracts Unexcelled. Agents Everywhere.

A Large Initial Commission

To You or Your Clerk or to
Anybody You Recommend

4

CANVASSING ROUND TOWN

*Among Insurance Men for Subscrip-
tions to The Coast Review or for*

Purchases of Books. Why

not Make

9

Dollars

In a few hours of Pleasant Interviews?

Sample Copies of Literature Sent
to You or to Addressees

MARINE

Portland, Or., April 22. — Captain W. C. McNaught, Portland representative of the Board of Marine Underwriters, was brought here from Marshfield on a stretcher today. He is suffering from a compound fracture of the leg below the knee, and was rushed to a hospital for treatment. Captain McNaught was injured while working in the hold of the wreck of the steamer Fifield, near Bandon, in connection with salvage plans. A heavy steel bar fell upon his leg.

The Yang-tsze Ins. Assn. (Shanghai) reports for January 1 \$5,868,022 assets, \$720,000 capital, \$730,983 reinsurance fund and \$1,000,000 reserve fund. Net premiums for the year, \$3,604,135; losses \$1,306,627. Balance of income over expenditures, \$2,206,320. Represented by Balfour, Guthrie & Co.

German Ships

In U. S. Ports

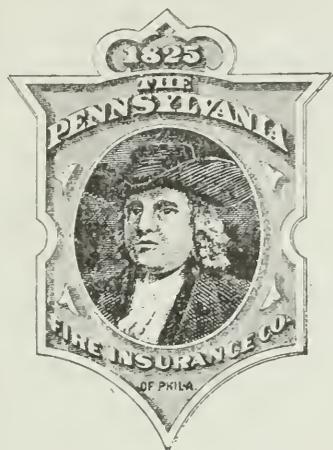
There are sixty-eight merchant vessels belonging to German and Austrian owners in the ports of the United States. Of these, fifty-four are German. Their gross tonnage is 527,298 and their net tonnage is 302,299. Their value is variously estimated from \$100,000,000 to \$125,000,000.

CASUALTY

The U. S. Fidelity & Guaranty is celebrating its 20th anniversary.

Earned casualty premiums are increasing at the rate of nearly half a million a month.

San Jose has abolished its mayoralty and fire and police commissions.



THE
PENNSYLVANIA
 FIRE INSURANCE COMPANY
 of Philadelphia

Assets Jan. 1, 1916, \$8,251,407.44

Surplus to Policyholders

Jan. 1, 1916, 3,202,659.92

One of the Oldest and Strongest Fire Insurance Offices
 in the United States

Pacific Coast Department:

201 Sansome Street, SAN FRANCISCO

R. W. OSBORN, Manager

S. P. MESICK, Superintendent of Agencies

F. J. AGNEW, " " "

SPECIAL AGENTS: A. C. McConnell C. V. McCarthy F. A. Lathrop

The
Metropolitan
Life
 Insurance Company

Pacific Coast Head Office

Metropolitan Life Building

Pine and Stockton Sts.

SAN FRANCISCO

FIRE

Chicago.—Hugh R. Loudon, assistant manager of the Chicago office of the Liverpool & London & Globe Ins. Co., has been appointed associated deputy manager of the New York office of the company.

San Rafael, Cal., May 13.—The residence of Horatio G. Hellmann at Belvedere was destroyed by fire this afternoon. The loss is about \$5,000. The dwelling was insured. Fire apparatus from Tiburon succeeded in saving the home of Edgar Wilson, adjoining the Hellmann estate. Several thousand dollars' worth of valuable furniture which was piled up in the yard escaped the flames.

The National Board this month (25th) completes its semi-centennial.

The Continental (Fire) Insurance Co.

Largest Capital and Largest Policyholders' Surplus

Home Office
80 Maiden Lane, New York

Western Office
332 So. La Salle Street, Chicago

Fidelity-Phenix Fire Insurance Co.

A Strong American Company backed by Strong American Assets

Home Office
80 Maiden Lane, New York

Western Office
137 So. La Salle Street, Chicago

American Eagle Fire Insurance Co.

*Its Management is a Warranty of Prompt and Equitable
Settlement of Every Honest Claim*

80 Maiden Lane, New York

FIRE, Automobile, Rents, Tornado, Tourists' Baggage, Use and Occupancy, Sprinkler Leakage, PROFITS

HENRY EVANS, President

*Union Assurance
Society Limited*

OF LONDON



Founded in 1714

*Law Union & Rock
Insurance Company, Ltd.*

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

HARRY H. SMITH, Manager

EDW. M. BRODENSTEIN, Branch Sec'y

J. PERCY CARROLL, Supt. of Agencies

SPECIAL AGENTS: F. A. Stahl, San Francisco; F. F. Richards, Los Angeles; W. J. Kulp, Denver; M. B. Boothby, Portland

THE COAST REVIEW

INSURANCE

MAY

In its 45th year

Areas

The area of Germany or France is less than the combined area of Colorado and New Mexico or of Washington and California. The combined area of Idaho and Washington is about that of California.

California Prune Crop Poor

Black frosts and hot winds have seriously damaged the prune crop of California this year. Many places report no crop worth picking. The total yield may be little more than half a crop.

Insurance for Increased Duties in London

Many inquiries have lately been received by insurance brokers for rates covering the risk of increased duties on tea, coffee, cocoa, and sugar in the forthcoming Budget. Underwriters, however, considering that increased duties are highly probable, have quoted rates which are really prohibitive, and so very little actual business has been done this year.

Zeppelin Insurance

A London daily paper prints an advt. reading:

The Zeppelins again! Are you still Unprotected? The ordinary accident policy does not cover this risk. We issue one that does. Premium: 5s to £1. Benefits: from £100 to £1,000. Particulars free on application. [Generous.]

Lloyds of London recently circularized its members thus: "Verdun! Members of Lloyds will welcome an opportunity to record their sympathy with the brave soldiers of France and their admiration for the heroic defense of Verdun, by presenting for the use of the French Army a convoy of motor vehicles."

The Blair-Murdock printery in San Francisco recently failed, leaving its stockholders and pensioners with nothing to show for their work and savings. This was a strong union office. It did no Board work.

California state receipts for the year covered by the state controller's report were \$29,830,000, and expenditures, \$36,529,000. Municipal receipts, \$68,724,000, and expenditures, \$69,922,000. County receipts, \$68,457,000, and expenditures, \$69,970,000. Total expenditures by state, town and county averages \$60 per capita. To this should be added \$5 for the support of the national government.

California is already having forest fires, the drouthy spring being responsible. Hot north and northwest winds have dried up everything at a time when usually there are many showers.

California's fish and game commission has begun a war of extermination against the English sparrow.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital
\$5,000,000.00

Net Surplus
\$7,584,515.59

Surplus as to
Policyholders
\$12,584,515.59



Cash Assets Now
\$24,730,602.67

Losses Paid
in
97 Years

\$150,705,780.00

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

W. H. BREEDING, General Agent

E. S. LIVINGSTON, G. E. TOWNSEND, Asst. General Agents

**Main Office, 301 California Street
SAN FRANCISCO**

SPECIAL AGENTS AND ADJUSTERS

J. A. MURPHY, General Adjuster

H. F. MILLS JOHN P. BREEDEN GEO. F. ROBERTS FRED H. RHODS H. E. O'BRIEN
J. A. GALLAGHER G. S. MARINER E. V. CULVER

(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

HARTFORD FIRE

Insurance Company

Chartered 1810

FIRE, MARINE AND AUTOMOBILE INSURANCE



Assets, January 1, 1916. \$28,277,827 42

Surplus to Policyholders, 10,050,972 90

DIXWELL HEWITT, General Agent

ADAM GILLILAND, Assistant General Agent

+30 California Street, SAN FRANCISCO

CITY AND MARINE DEPARTMENT

441 CALIFORNIA ST.

SPECIAL AGENTS AND ADJUSTERS

GEO. E. DEVINE, Sup't of Agencies, *San Francisco*

J. J. DENNIS, *Portland, Ore.*

MILTON E. SPAULDING, *San Francisco, Cal.*

ROBERT E. DOLLARD, *San Francisco, Cal.*

E. J. FITZGERALD, *San Francisco, Cal.*

L. H. EARLE, *San Francisco, Cal.*

C. E. MILLER, *Salt Lake City, Utah*

NEIL STEWART, *Spokane, Wash.*

P. H. GRIFFITH, *Los Angeles, Cal.*

ERNEST E. PRICE, *Los Angeles, Cal.*

MAY, 1916

The Coast Review

INSURANCE

Subscription, \$3 a Year In the 45th Year Foreign, \$3.50

Volume 89 San Francisco, California, U. S. A. Number five

Entered at San Francisco Postoffice as second-class mail matter

THE MONTH

The past thirty days have not been distinguished by large fires nor many. Losses on this Coast have been light, but any expected increase of business is not reported.

The consolidation of two agencies and five companies in one San Francisco office is particularized in this number.

The Board's arson committee continues its good work; but, unfortunately, incendiary fires continue also.

The receiver for the Walla Walla Fire has paid the final dividend, bringing the total paid up to nearly half the amount due the creditors of the company.

The sudden but not unexpected death of the manager of the model Fire Underwriters' Inspection Bureau of this Coast is recorded elsewhere.

An important cancellation decision by the California supreme court is now made public. It is not necessary to tender the return premium to effect a cancellation.

The proposed admission of the Continental, Fidelity-Phenix and American Eagle to the Board of Fire Underwriters of the Pacific, long the subject of rumor, has ended in a failure to agree to conditions acceptable to all concerned. It is hoped there will be a reconsideration.

In referring to company business in the several states as printed in this issue, to get a fair idea of the underwriting experience add to the losses 42 percent of the premiums. This percentage allows for the increase in unearned premiums and for special taxes, fees, commissions and office expenses.

The Northern Life of Seattle, a remarkably successful company, is planning to increase its capital (if necessary) and enter California at no distant day.

THE LAW

Fire Insurance In Supreme Courts

WASHINGTON

Johnson v. Franklin Ins. Co., 156 P. R.,
May 8

**Forfeiture of Policy—
Removal of Goods**

Where plaintiff's fire policy provided that the property described was to be insured only at a designated location, unless otherwise provided by agreement indorsed thereon, and that the policy is void if the property is removed without the defendant's consent, and the plaintiff moved the property one day after writing defendant's agent without waiting for permission, the policy became void, since to hold that the policy covered property elsewhere than the designated place would be making a new contract for the parties.

Statute

A provision in a fire policy that the insurer shall be liable for loss by fire only while the property remains in a particular building is an essential part of the contract, and not a condition or warranty under Insurance Code (Laws 1911, p. 161: 3 Rem. & Bal. Code, § 6059—34) § 34, providing that no misrepresentation or warranty by the insured shall avoid the policy unless made with intent to deceive, that a breach of a warranty or condition in any insurance policy shall not avoid liability unless it contribute to the loss, and that if a loss occurs while a breach of warranty exists, and contributes to the loss, the insured shall recover the amount of insurance the premium paid would purchase at the rate that would be charged without the warranty.

On April 12, 1912, the respondent being then the owner of certain household goods, insured the same with the appellant company in the sum of \$900. The policy issued was in form a New York standard policy, and purported to insure the goods for a term of three years, "all while contained in the frame building while occupied only as a dwelling, known as dwelling No. 30, at

Franklin, King county, Washington."

On April 24, 1914, ten days after the last of the letters to former agents was written, the property was destroyed by fire at No. 2832 Holden street, in the city of Seattle; the respondent having removed the goods to that place on April 6, 1914, the day following the writing of the first letter of notice of removal.

An insurance company has the right to determine for itself what property it will insure and at what place it will insure it, and to provide that the policy shall become void if the property is removed from the designated place without its consent.

The Adjuster

An adjuster is a special agent for the person or company for whom he acts and his authority is prima facie coextensive with the business intrusted to him.—Bond v. National Fire Ins. Co., 88 S. E. 389.

An insurance adjuster is ordinarily a special agent of limited authority having no implied power as such to alter the contract or waive any of its essential provisions.—Id.

Insurable Interest

The purchaser of a stock of goods, complying with Sales in Bulk Law, being liable for creditors' claims to the value of the goods, held to have insurable interest to that extent.—Osborne v. Phoenix Fire Ins. Co., 156 P. 5.

Chattel Mortgage

Where a fire policy provides that it shall be void unless otherwise provided if the subject of insurance be personal property and be incumbered by chattel mortgage, execution of chattel mortgage on the property renders it void. — Georgia Home Ins. Co. v. Hoskins, 71 So. 285.

Provision avoiding fire policy if personal property insured be incumbered by chattel mortgage avoids policy, though no inquiries

were made by insurer and no representations by insured.—Id.

A Complete Set of Books

Negligence of insured's bookkeeper whereby a journal was destroyed by fire held such a slight technical violation of a promissory warranty to keep and produce a complete set of books that it should not work a forfeiture.—*Dickey v. Springfield Fire & Marine Ins. Co. of Springfield, Mass.*, 156 P. 204.

Failure of insured to keep a separate cash account of his transactions held not to preclude recovery, where the inventory in evidence, together with statement of sales made thereafter and additions to the stock, furnished unquestioned data from which to ascertain the loss.—Id.

Mortgage Clause

Under provision of fire policy making loss payable to mortgagee as his interest may appear, mortgagee's right to recover is dependent on and no greater than that of insured.

Where "standard" mortgage clause is executed and signed by insurance agent and recorded in policy registry book, it becomes effective between company and mortgagee, though not physically attached to policy delivered to mortgagor.

Under "standard" mortgage clause in fire policy providing that insurance shall not be invalidated as to mortgagee by any act or neglect of mortgagor, mortgagee may maintain suit in his own name, and cause of action cannot be defeated by act or neglect of mortgagor.—*Fidelity-Phenix Fire Ins. Co. v. Cleveland*, 156 P. 638.

Premature Suits

An action on a policy brought before the expiration of the time when the loss under the terms of the policy would become payable was premature.—*Lagudis v. London Assur. Corp.*, 156 P. 68.

Where the policy allowed 90 days for payment in case of dispute as to extent of liability, the insured's suit within 90 days

was premature, although the insurer immediately denied liability.—*Borger v. Connecticut Fire Ins. Co.*, 156 P. 70.

Tender and Agency

Where defendant insurance company notified plaintiff that a policy on his property was canceled, but did not tender the unearned portion of premium money paid, the notice was ineffective.

In an action on a fire policy, where the agency of an insurance broker was denied by the defendant, there was a question for the jury.

Evidence

In an action on a fire policy, where the agency of an insurance broker was denied by the defendant, evidence offered by the plaintiff tending to establish the agency was improperly excluded.—*C. A. Smith Lumber Co. v. Colonial Assurance Co.*, 158 N. Y. S. 198, May 1, 1916.

Inter-Insurance

Attorney for members of a combination of firms, corporations, etc., to provide indemnity among each other from loss by fire, etc., held not necessary parties to action against members of the combination under an alleged policy, so that personal judgment against them was erroneous.—*Playman v. Commercial Underwriters at Commercial Inter-Insurance Exchange*, 156 P. 283.

Authority

The insurer cannot defeat recovery under a policy on the ground that its agent, who consented to additional insurance, failed to comply with law, requiring agents to obtain a certificate of authority.—*Caledonian Fire Ins. Co. v. Shepherd*, 71 So. 314, May 6.

Total or Partial Loss

The question of total or partial loss is to be decided by the present condition of the building and whether it has lost its identity as a building, rather than its use after being repaired.—*Brown v. Connecticut Fire Ins. Co. of Hartford, Conn.*, 184 S. W. 122.

Cancellation

Act of insured, upon transferring the property, in tendering back for cancellation the five-year policy, the first premium on which they had paid, and given their note for the four remaining installments, the first installment being more than the short rate for the time the policy had been in force, held to end their liability on the premium note. — *Continental Ins. Co. v. Smith*, 112 N. E. 15.

Book Warranty Clause

The "book warranty" clause of a standard policy is complied with, where books kept by assured are sufficient to enable a man of ordinary intelligence to ascertain with reasonable certainty the amount and value of the goods destroyed.—*Springfield Fire & Marine Ins. Co. v. Hays & Son*, 156 P. 673.

Agent

Where insured relies on the act of an agent as waiver, he must show, either that the agent had express authority to make the waiver, or that the insurer, with knowledge of the facts, ratified the agent's act.—*Union Mut. Ins. Co. v. Huntsberry*, 156 P. 327.

Life Insurance In Supreme Courts**Fraternal Certificate****Is Not a Policy**

A statement that applicant had not previously applied for insurance and been rejected, not being false in view of Rev. Laws 1910, did not avoid the policy, though his application for a second certificate in the endowment rank of the Knights of Pythias had been rejected.—*Shawnee Life Ins. Co. v. Watkins*, 156 P. 181.

"Continued Good**Health" Clause**

Under a policy provision that all statements of the insured shall, in the absence of fraud, be deemed representations and not warranties, the company cannot contest payment on his death, relying on the "continued good health" clause of his applica-

Waiver

An insurer's waiver of one of the promissory covenants of a policy does not waive other conditions, unless it clearly appears that the parties so intended.

Adjustment

A mere adjustment of the loss, unless accepted by the insurer with a promise to pay, does not estop the insurer from denying liability.

An ascertainment of an insurance loss does not necessarily import a promise to pay it.

An adjustment of the amount of loss is not equivalent to an agreement to pay the amount as adjusted. — *Georgia Home Ins. Co. v. Hoskins*, 71 So. 285.

Divisible

A policy written for a gross premium for stated amounts on a building and on its contents, and containing a provision requiring account books and preservation of same in an iron safe, held divisible, so that such provision did not apply to the insurance on the building. — *Ennis v. Retail Merchants' Ass'n Mut. Fire Ins. Co.*, 156 N. W. 234.

tion and his illness when applying for or being delivered his policy, without showing he fraudulently concealed his ill health when he received the policy.—*Fidelity Mut. Life Ins. Co. v. Elmore*, 71 So. 305.

Limiting Agent's Authority

Clause in accident policy denying authority of agent to change or waive provisions, and providing that no change shall be valid unless approval of executive officer is indorsed thereon, is solely for benefit of insurer.—*Hopkins v. Connecticut General Life Ins. Co.*, 158 N. Y. S. 79.

Rider

Restrictions in accident policy on agent's power to modify do not apply to rider attached at execution of contract, but only to subsequent changes.—*Id.*

Evidence

In an action on a policy defended on the ground of insurance, excepted from the risks, questions as to insured's conversations with his brother were properly excluded, where the brother was not a party, and was not produced as a witness.—*Rosman v. Travelers' Ins. Co.*, 96 A. 875.

Intoxicants

The words "excessive or intemperate use of intoxicants," as used in a benefit certificate, precluding recovery if the member became addicted to such use, referred to a case where the member's condition in such respect was of such nature as to impair his health, mental faculties, or otherwise render the risk more hazardous.—*Wising v. Brotherhood of American Yeomen*, 156 N. W. 247.

Premium

A provision requiring payment of premium in advance may be waived where insured is permitted to pay each renewal premium long after it becomes due.—*Owens v. Travelers' Ins. Co.*, 156 N. W. 1078.

**Delivery of Policy
While Ill**

That a soliciting agent of a life insurance company received a policy for delivery from a local office of the company instead of its

general office does not lessen his power to bind the company by a delivery.

Where soliciting agent of insurer delivered policy and received premium knowing that insured was then ill, insurer is charged with his knowledge, and delivery is waiver of condition that policy should not become effective unless premium was paid while insured was in good health.—*McClelland v. Mutual Life Ins. Co. of New York*, 111 N. E. 1062.

Premium Receipt**Is a Contract for Insurance**

A printed receipt for the first premium on a life policy reciting that the applicant was insured from its date, if accepted as an insurable risk, was a contract of temporary insurance from that date, although the applicant died before receiving the policy which provided for a larger premium.—*Kempf v. Equitable Life Assur. Soc. of United States*, 184 S. W. 133.

Non-Forfeiture

Under Rev. St. 1899 § 7897, providing for the nonforfeiture of life policies after payment of three annual premiums, only such part of a loan to the insured as was applied to past-premium payments was chargeable against three-fourths of the reserve, and the balance was applicable to purchase extended insurance.—*Mun v. New York Life Ins. Co.*, 181 S. W. 606.

Miscellaneous Insurance In Supreme Courts**"Pilferage"—****Construction of Contract**

A policy of insurance on an automobile against "loss or damage * * * by theft, robbery or pilferage," when the words are construed in their ordinary meaning as used, covers only intentional stealing, the word "pilferage" meaning petty larceny, so that the insured could not recover for the taking out and destruction of an automobile done with the animus revertendi by a bailee for the benefit of the insured.

Evidence that an employe of a garage took an automobile with the intention to return it to the owner, who left it at a garage for

repairs, is insufficient to show theft, where the only fact tending to show theft, that the employe went out of the way to reach the insured's house, was fully explained.—*Stuht v. Maryland Motor Car Ins. Co.*, 156 Pac. Rep. 557.

**Contract
and Delivery**

There is no contract of insurance until there has been, not only an application, but an acceptance. The issuance and delivery of a policy is not essential to liability on an insurance contract, since such contract may rest in parol.—*McCracken v. Travelers' Ins. Co.*, 156 P. 640, May 8.

GENERAL

Western Assurance Company Head Office Figures

Total assets of this Toronto company on January 1 were \$4,431,305. Fire premiums in 1915 were \$2,063,102, and marine premiums, \$1,797,287; total, \$3,860,389. Fire losses were \$1,169,652, and marine losses, \$1,239,650; total, \$2,409,302. Losses, taxes and expenses left a favorable balance of \$462,222. The Western Assurance is represented on this Coast by Miller, Henley & Scott.

Best Ports in the World

All Americans will be pleased to learn that American ports are better suited by nature to handle the largest liners than any of the old-world ports. The author of the Dept. of Commerce report, Commercial Agent Grosvenor M. Jones, states that there are four American ports—New York, San Francisco, Seattle, and Tacoma—where it is possible to dock ships as large as the Aquitania and Emperor at any stage of the tide, and in Boston such ships can proceed to the wharves at high tide. In natural advantages the busiest of the European ports do not compare favorably with these and a number of other American ports.

Forests Of National Parks

That the forests of Yosemite, Sequoia and General Grant National Parks surpass any other of their kind in the size and beauty of trees and the number of species represented is stated by C. L. Hill in a publication on the forests of these parks just issued by the Department of the Interior. This pamphlet, which may be purchased from the Superintendent of Documents, Government Printing Office, Washington, D. C., for 20 cents, contains descriptions of the species and of the forest types as well as pictures of the important trees. The most interesting tree is the sequoia, which is the crowning achievement of the vegetable kingdom in size and majesty and age.

Try to put joy into somebody's life today.

PREPAREDNESS

is

INSURANCE

INSURANCE

is

PREPAREDNESS

**The Man or Nation Opposed to
Insurance Is a Gambler**

Labor Trust

Urges Union of Firemen

In various large American cities the walking delegates of the American Federation of Labor are pulling wires for the "two-platooning" of fire departments.

This is first, for the purpose of doubling the number of firemen employed; and second, as a step for the unionizing of the firemen so that they may contribute to the support and automobile costs of the officers of the labor unions.

The San Francisco Labor Council, at its last meeting, decided to urge the firemen of San Francisco to organize a union of its members, under the jurisdiction of the American Federation of Labor.

A little later, the firemen's walking delegates will call a strike.

The electric railway hurt the steam roads and now the jitney-cars on smooth roads are hurting the electrics. And after awhile the cheap family autocar will "knock" jitney, electric and steam cars, in town and out of town for a hundred miles. This wabbling world will not stand still. Nor will the insurance business.

Fabj Elected President Of the Board of Fire Underwriters

At the annual meeting today (May 5) Robert P. Fabj, manager of the Pacific department of the Liverpool & London & Globe Ins. Co., was elected president of the Board of Fire Underwriters of the Pacific for the ensuing year.

VICE PRESIDENT

C. A. Henry, of Wayman and Henry, was elected vice president.

EXECUTIVE COMMITTEE

New members of the executive committee are R. V. Watt, F. E. Beach, F. M. Branch, Sam B. Stoy, B. O. Selbach. Hold-over members are W. W. Potter, J. C. Johnston, H. W. Fores, McC. Kelly, Geo. W. Dornin (resigned), E. G. Halle.

New General Agency Of Curtis & Bailey

The two agencies of J. F. D. Curtis and A. T. Bailey are to be consolidated on June 1. The companies involved are the Providence-Washington, Boston, Old Colony, New Hampshire and County Fire. These six companies wrote last year in San Francisco \$60,500 and on the whole Coast, through their Pacific departments, \$468,854 premiums.

The offices of the new general agency will be at 300 California street.

George M. Robertson, chief engineer of the Board of Fire Underwriters, left San Francisco Thursday to attend the annual meeting of the National Board of Fire Underwriters at Chicago. Mr. Robertson is a member of the National Board and represents the Laboratories, where all the tests are made of fire protection devices. The splendid results shown in standardizing all methods and construction are well known to underwriters on this Coast, and the Pacific Board keeps in close touch with the East.

Detroit.—The various state and special agents of the Michigan Fire and Marine Ins. Co. were called in to the home office at Detroit, May 4, to meet Wm. T. Benallack,

the new general agent. They were the guests of Mr. Benallack at the Detroit-St. Louis ball game in the afternoon and in the evening President Dexter M. Ferry and the officers tendered them a banquet at the Detroit Athletic Club. The "round-up" will be an annual affair in the future.

Death of Manager F. H. Porter of the F. U. I. B.

The serious illness of Francis H. Porter, announced in a Coast Review Extra, was soon followed by his death from Bright's disease on Friday, May 19. Mr. Porter, as the very efficient manager of the Fire Underwriters' Inspection Bureau of San Francisco, has earned the esteem of fire underwriters, firemen and property-owners.

Union Central Life To Be Investigated

The National Convention of Insurance Commissioners, at the recent meeting, appointed a committee of five to investigate the increase of the capital of the Union Central of Cincinnati from \$500,000 to \$2,500,000, by a stock dividend taken from the surplus funds.

Santa Clara, Cal., May 20.—Tomorrow the firemen hold their annual picnic at Stevens Creek. Firemen on duty will not allow any fire to break out.

A San Francisco broker with a net income of \$10,000 a year says: "I religiously read the Coast Review court decisions. I feel that I cannot otherwise properly serve my clients and fully protect their interests."

The policyholders of the Home Life meet on May 25 to take action on the plan to buy the stockholders' shares. Outsiders offer more for the control of the assets than the price at which the stock is offered to the policyholders.

Insolvency proceedings against the New Jersey grand lodge of the Ancient Order of United Workmen were of course begun because of the adoption of level assessments. Over three-fourths of the members are over 50 years old and the mortality rate has been very high.

The Forest Mills Claim

The Lumbermen's Indemnity Exchange favors us with its version of the Forest Mills Company claim. As justice requires that we should present both sides of this controversy, we summarize the defense as follows:

The statement given out by competitive interests that the Exchange has denied liability in these cases and has pleaded *ultra vires* as its defense is not true.

The claims of this British Columbia company are in excess of the amount lost, something over \$75,000, as shown by its books of accounts. There has never been a time when the Exchange was not prepared to pay the full amount of the loss as incurred.

The Forest Mills Co. claim on lumber alone amounts to \$170,000, whereas the proper amount of lumber on hand, as shown by its own books, did not exceed \$91,000. After circulating untruths, the F. M. Co. sued the Exchange through one of its clients in British Columbia.

All along the Exchange has believed its defense to be perfect, not only as to values but because the insured refused to allow replacement as per the contract. The Exchange also invited an action on this side of the boundary line and offered to accept service for the purpose of getting into court. The Exchange's proposition was declined. The insured then brought suit against a member of the Exchange, a neighboring plant in British Columbia, apparently in the belief that local influences would give them an easy victory.

The Exchange's attorneys concluded it best for all concerned to use such legal means as possible to properly discipline these claimants. It is well known to the Canadian members of the Exchange that it is *ultra vires* for a corporation in the Dominion to enter into inter-insurance with it, except as a gentleman's agreement.

As to the attitude of the Exchange in resisting this claim there has been no division of opinion among the members. Excepting the party upon whom service was made, not a single member in Canada has offered one word of criticism. All prominent mill men, members and non-

members, agree that the Exchange is justified in taking the stand it has under the circumstances.

While an *ultra vires* defense will undoubtedly lie in Canada, such defense would not lie on this side of the line, so far as the Lumbermen's Indemnity Exchange is concerned. So the Exchange is advised by its counsel, Ex - Judge Donworth. The Exchange is an incorporated legal entity, and a corporation becoming a member would be estopped to deny its corporate authority to enter into such insurance contracts.

Amendments to Canadian contracts are being attached. If the Exchange finds itself involved again in a case like that of the Forest Mills Co. it will have to take its medicine. The board of trustees believe that the Forest Mills claims as to values are unjust and they want to see the case to a finish by all proper legal means, and further, because fire was started in the British Columbia mills in five different places.

The water-flume was cut about half a mile from the plant and the water supply entirely diverted. Hose and fire apparatus were completely put out of commission.

Claimants in their proof of loss admitted the incendiary origin of the fire, but no effort has been made on the part of the Forest Mills Co. at any time to discover the incendiary, although this plant was located on an island, where every member of the community was known, and neither strikers nor strangers were dropping in from day to day.

Attention is called to the seven fires of the Forest Mills of British Columbia, beginning February 28, 1912, with \$216,000 claimed and paid and \$230,000 claimed and not paid.

New York, May 22.—The secretary-treasurer of the American Surety tried to commit suicide today. He may die.

It is said that if you pronounce this Welsh town name of fifty-four letters fifty-four times in succession your toothache will cease and your appetite will increase: Llanfairpwllgwyngyllgerychwyrndrobwllandysellogoch. It is really a combination of words and is written Llanfairpg.

PORTLAND'S FIRST YEAR IN REAL FIRE PREVENTION WORK—WHAT HAS BEEN ACCOMPLISHED, HOW AND WHY

A Paper by Jay W. Sterens, Fire Marshal, Portland, Or., Read at the 40th Annual Meeting of the Fire Underwriters' Association of the Pacific

Copyrighted. Published by Permission of the Association

Before I begin it will be necessary for me to correct the President on just one statement that he made, although I feel that he went pretty strong on the whole thing, and that is this: He said I was a fire marshal. I am not a fire marshal, that is, a real fire marshal. My position in the city of Portland is Second Assistant Chief of the Fire Department, and my duties there are to respond to alarms just the same as other chiefs of the department. I do that for twenty-four hours a day, then I work as fire marshal as a side line and put in overtime on that.

Now, it is not my intention in coming here today to tell you what I know about fire prevention, because we are in the kindergarten class in Portland. We have just started in. That was not my intention in coming down here to San Francisco, where you have a real fire marshal, a man who has been on the job for many, many years, and given a good account of himself, but my object in coming here was to learn, and to hear what the gentlemen here had to say, and profit by it. On that account I may say that I am perfectly satisfied. I have enjoyed the papers immensely. I also came here to tell you what we are trying to do up in Portland, that is, what we have started out to do, and, if possible, impress you with our sincerity along that line and thereby get your co-operation and support; and unless I do that this morning, then my efforts and my trip to San Francisco are all in vain.

It is hardly necessary for me to refer to the fire loss of 1914 in Portland, Oregon. You all know as much about the loss in Portland in 1914 as I do. It is a sorrowful thing for us to even think about. The fact is the loss ran up to more than \$6.50 per capita, in addition to there being a per capita tax of \$2.39 for fire protection and, in addition, approximately \$6.00 per capita paid out for fire insurance, making a total of more than \$15.00 per capita for fire protection, insurance and losses. Now, this brought the people to an understanding that something must be done, and it fell upon the Public Safety Commission to make the first move. They had a city ordinance passed creating the position of fire marshal, and I was unfortunate enough to be picked for that place, but the city authorities did not feel at that time the place was important enough that I should dispense with my regular duties as battalion chief in the Fire Department, but that I could fill both places. In fact, they must have thought I could fill both places as the fire marshal position would not be of very much consequence. Of course, at that particular time we were up against something that the whole country was, namely, business depression. Rents were down and property was vacant. We have in Portland, I think, one of the most

hazardous cities of the United States, for many reasons, principally on account of the great amount of frame construction on the waterfront, and to the fact that we have a prevailing east wind during the dry season of the summer and of the winter. (Laughter). That was not said as a joke. I was sincere when I said the dry season of the winter. What I mean is this: As I see I must explain myself when I say "dry season of the winter in Portland," I mean this, that usually during the winter season we have possibly two or three weeks of cold weather; during that time we have no rains to speak of, and very seldom much snow. It has been quite different there in the past two weeks; but during that time we have very strong east winds, which dry things up, and we have the same dry condition then that we have in the summer time, even worse. That is what I mean by the dry season during the winter. Then another thing we have in Portland is narrow streets and lack of alleys and unless a person has fought fires you have no idea what the lack of alleys means to the Fire Department. If fires start in the rear of basements, there is only one way to get at them and that is from the front. You have to go in and eat the smoke and take it out with you. If there is an alley you can get at it from both sides. I had that thing demonstrated to me last year in Chicago, where they have alleys in all of the blocks. Those are some of the things that cause our high loss in Portland. Another thing was lack of systematic inspection, law enforcement and lack of investigation of fires.

The city thought enough of my appointment as fire marshal to appropriate money to send me on a tour of inspection so that I might learn a few things before I started out. They sent me on a three-months' tour of the Eastern States, and they appropriated \$100 to help cover my expenses. Some of the local agents raised a fund of \$150 to go with that, so I had \$250 to start upon my tour of the East. I made the trip, and during that time I got a great deal of valuable information. I met such men as Chief Kenlon of New York, and Chief John McDonald of Chicago, who is one of the greatest fire prevention men in the country. One of the things that Chief Kenlon asked me was if I had ever had any practical fire experience. I told him eleven years. He asked me who I was going to use on my inspection work, and I told him the uniformed men of the Fire Department. The third question he asked me was if I would be hampered by politics. I told him I was sure I would not be by the present administration and that was the extent of my appointment. He says: "You are on the right track, go ahead, but you need not expect results for three years."

Chief Kenlon said in an address before members of the International Association of Fire Engineers that fire protection was divided into three distinct sections: First, the regulation of the building construction, which we all know is very necessary; regulating the storage of combustibles and explosives, which is also very necessary, and the third and the last, good housekeeping.

Before you start on fire prevention you must have a great deal more than that in mind. The first thing to do is to create public sentiment in favor of fire prevention—bring the facts home to the people.

When I returned to Portland and started in, that is the one thing that I started out to do. Never before, up to until that time, had I faced an audience but once in my life, and that time I almost died of stage fright, but I made up my mind that if I was going to be fire marshal, and if there was any one thing I must do to get results it was this, so I just made up my mind to face it regardless.

I then started the organization of a fire prevention bureau. All I had was a sheet of paper which they called a fire marshal's ordinance. No funds appropriated and no office to work in, but I started in and organized a fire prevention bureau and one thing I asked for and received was a stenographer. I traded that stenographer off for a clerk. There was an exceptionally bright young man in Fire Bureau who was serving as a clerk and who was very much interested in fire prevention. I knew he would be of very great service to me. I traded the girl off for the clerk. I do not know how many of you would do that, but it at least shows this: that I was sincere in my work. When I say "I"—I mean all of the Fire Prevention Bureau. It is not my intention to throw bouquets at myself, but, as I said in the start, my purpose is to impress you that I am sincere in my work. What I am after is results, and nothing but results, and there is nothing that is fair and right that I will not do to attain that end.

For the first seven weeks I stayed on duty twenty-four hours a day in the organization of this Fire Prevention Bureau. During that time the Safety Commission got busy again and wanted to do something for me. They got a committee of business men together, headed by the President of the Chamber of Commerce, who on account of my efforts, and the fact that I traded off my stenographer possibly, went before the Mayor and asked to have me promoted to the position of Second Assistant Chief, to give me more power. That was done and after that I received a raise of \$20 per month in my salary. Offhand you would say that was one of the best things that could have happened. That was the worst thing that could have happened, although I appreciated the efforts of the gentlemen in my behalf who went before the Mayor and Commissioners. Up until that time my efforts were contributed to the good cause without pay. It was done with an open heart on my part. From then on it became a matter of duty for which I was paid \$20 per month, 66⅔ cents per day, working twenty-four hours a day on fire prevention. That thing has been thrown up to me many times. I felt at the time it would be. At times when our friends spoke of what we had accomplished some one would say: "Well, this fellow Stevens is getting a lot of publicity but he is just simply doing his duty." If it had not been for that \$20 raise they could not have said that.

Another one of the handicaps of receiving this \$20 increase in salary was there were a thousand places I could spend it. Out of that \$20 increase I paid out at least \$60 per month since I have been in the fire prevention business, which is a total in fourteen months of nearly \$1000, which I have paid out of my own pocket. I had no expense account in the Fire Marshal office. When I first started in I felt a good deal like the captain of a baseball team; that I must get something to root about

—get the public interested by getting a man on base. I felt that about the wisest thing to do, as I looked over the condition of affairs, was to reduce the number of alarms. While it may not seem to amount to anything generally speaking, they had run up to nearly two thousand per year, from a matter of twelve hundred, in three or four years before. I felt that I should decrease the unnecessary alarms, and thereby put a little “pep” into the men that were doing the work, and put a little “pep” into the public by letting them know that we were doing something. After we did this some of the people said: “Well, they have reduced the number of alarms, but what does that amount to?” I will show you. Each year we had in the neighborhood of a hundred and ninety false alarms of fire which were uncalled for, and we started out to eliminate that. Through our efforts we put \$250 in the pocket of the city and reduced the number of false alarms from one hundred and ninety in 1914, to twenty-one last year.

That does not amount to anything, except this: that the less alarms you have, especially the less unnecessary alarms, the greater the efficiency of your Fire Department. The place for the fire apparatus when not at a fire is in the engine house. If a Chief were to take an engine out to pump out a private cistern to accommodate some one, there would be a great howl go up. It would be said that the particular district covered by this engine was without fire protection. But it is no different with unnecessary alarms, such as calling out the Fire Department on false alarms, chimney fires and grass fires, and lots of things that do not amount to anything. It got so bad that if a lady's clothes line fell down, she telephoned to the Fire Department and expected help. We started in and eliminated all of the unnecessary alarms, and the result was we reduced the alarms from 1954 in 1914 to 1053 in 1915. That meant greater efficiency in the Fire Department even if those eliminated had been all of the unnecessary type which they are not, and gave us something to talk about.

Then we got down to actual fires. We classified them into incendiary fires and straight fires. To compete with incendiary fires it was necessary for me to find something to act upon, and the way I went about it was this: I read my piece of paper that made me Fire Marshal several times. It said it was the duty of the Fire Marshal to investigate all fires. I said to the boys this: I haven't the time to get out and investigate all of these fires personally, so I will tell you how we will do. And I appointed a committee of firemen known as the Arson Squad. They investigate every fire. They are on the job within thirty or forty minutes, and they start an investigation. If a fire happens at 1:00 o'clock in the morning and the cause is not shown, and they are not satisfied with their inquiry they notify me. If I think it is necessary I go down to the scene of the fire and go over the investigation, then I leave. At 9:00 o'clock the next morning they bring the people up before me in my office and we have an investigation regardless of who they are.

We had a mill fire. One of the millionaire mill owners came down from Vancouver, British Columbia, to see about the fire. He had not been in town but an hour until the boys had him in my office. We had

not satisfied ourselves as to the cause of that fire. I explained that was the reason why we wanted to see him, that we did that with everyone, and we did not want to slight him. Of course along that line we met with a lot of opposition. Some of the people did not approve of these methods. The idea of taking a millionaire mill owner in and carrying on an investigation with him, but why should he have any more right to have a fire than some one down in the Italian section? Not a bit more. If he had a fire we have a right to know the cause, and that is what we were doing, investigating all fires. I might say for the gentleman in this case that he was perfectly agreeable and encouraged the investigation.

One of the first fires I started to investigate—I hadn't my office in shape at that time, in fact in the beginning we had no office but found a vacant storeroom in the City Hall and as we needed an office we just turned this into one. It is not an elaborate office, but it serves the purpose. We investigated the fire, using a room in another part of the building, and the boys brought in the shipping clerk. I might mention that this fire ran up into the thousands of dollars. We had the shipping clerk under investigation in one of the rooms behind closed doors, and suddenly there was a rap at the door. I went to the door and there stood one of the ex-Police and Fire Commissioners, a man who eighteen months or so previous was my superior, my boss, at the snap of whose fingers he felt I must jump. He said: "What is going on here?" I replied, "Simply an investigation." He said: "You have a man in there by the name of so and so," and I said: "Yes." He said: "What are you doing to him?" I answered: "Just questioning him as to what he knows about this fire." "Don't you know you have no authority to do that?" he said. I replied: "You are misinformed; you are an attorney but you do not understand the law as we interpret it." He said: "I do not quite understand how you interpret the law." I said: "There is a city ordinance that requires that I investigate all fires." He said: "You have no authority to bring this man in here; that man is my client." I said: "I know that; I understand that, and that formerly you were the secretary of that company. Isn't that a fact?" He said: "Yes, but this thing must stop and it is going to stop. I want that man." I said: "You can have him when we are through with him." He said: "Well, I will have him right now." I said: "Do you want me to tell the public that you are standing in the way of an investigation of an honest fire? Is that it? Is there anything suspicious about this fire?" He said: "Nothing." "Then why should you stand in the way of an honest investigation? I certainly will tell the public why you were here. Furthermore, we have another way of doing business. We have a Grand Jury, and it is the duty of the Grand Jury to investigate fires, and whenever anyone in the city is not satisfied with our investigations, we will carry it up to the Grand Jury. Now just as you like, Mr. So and So. Shall we go ahead with the investigation, or shall we go to the Grand Jury, subpoena you and this man before the Grand Jury for investigation, and let the public know about it?" He said: "I did not quite understand the situation. I believe you are all right. Is there anything I can do to help you out?" But still, notwithstanding that, and while the man went

away apparently with a smile he will never forget that, never as long as he lives.

We have carried that thing along through all of our fires. We have received from the Grand Jury in the past nine months twenty-six indictments. The first arson case we had up before the court, which was one of the best cases I believe we ever had and in which we failed to get a conviction, but a disagreement, we found that we had a great deal to contend with. One of the principal reasons was that it was a new system, and the people did not understand it; and when we subpoenaed the adjuster he testified that although he had made three trips to the building, he had not gone into the conditions thoroughly and could not testify as to the values. Furthermore, that place had never been inspected by the Insurance people, and it was necessary for us then to put one of our assistant chiefs on the stand to testify in regard to the values. Now, if it is not the adjuster's place to testify to values, who is going to do it? But to offset the testimony of our assistant chief the defense brought on the stand one of the leading merchants of the city, an old-time furniture man of the city, to testify as to the value of the range. He testified the value of the range was at least \$50. Of course along with the fact that the adjuster could not place any value upon it, it put us in a pretty bad light. We got busy on rebuttal, brought testimony, and proved that the range was purchased more than a year before, second-hand, for \$10. We failed to get a conviction in that case—we lost the case, because the representative of the insurance fraternity, the adjuster, would not go to the bat.

Now, the thing we might have done right there was to have said, if the insurance people are not interested, why should we be? We might as well lie down. It is almost impossible to get a conviction on circumstantial evidence. But we profited by the mistakes we made in that case, and in about a month we had another case which was based on circumstantial evidence. In fact, we had two of them, and we got convictions on circumstantial evidence in both cases. That disabused the public mind of the thought that it was impossible to get convictions on circumstantial evidence. It would surprise you to know that ninety per cent of the people in Portland were under the impression that it was necessary to see the accused apply the match. Those two cases did more good in Portland than the breaking up of a dozen arson rings as it effected everybody, that is, it meant no one could have a fire without investigation and if circumstances were suspicious, they must face a trial.

We went on with our investigations, as you have all heard, and we soon ran into the so-called Coast Arson ring. In that ring before we had gone very far, we discovered that one of my intimate friends was a member of the ring, a man who had gone into the Fire Department with me in the same company, the same night eleven years before and he and I slept in adjoining beds for years—he was a member of the gang. He had resigned from the department on account of small wages, and started in to make money. He started fires and I put them out. Of course when this discovery was made, and we had a case against him, there was a great deal of influence brought to bear upon us by his friends and friends

of mine, to the effect that even if there was a conviction that I should recommend parole, on account of our friendship. He was convicted and his case is now on appeal to the Supreme Court. He has been sentenced to the penitentiary and there is no doubt that he will serve his time. I think a great deal of my friends, but not that kind. There is little enough excuse for anyone to turn firebug, much less a fireman who has helped you carry lifeless bodies from the ruins of a burned building. On the other hand I might say that one of the greatest things of all we had to contend with was that representatives of the insurance people who came from the south tried to bring influence to bear on myself and the Arson Squad to break away from that line of work. I mean by "representatives," detectives sent from the south, by the insurance people. They said to my men, "You are simply scabbing detectives. Your place is to put out fires and you should not interfere with our business. The insurance people have lots of money and they spend it like drunken sailors." Now, these are the exact words that were said, but furthermore they said, "We are paid \$10 a day and expenses for investigating these fires and you are just hurting our business." Nevertheless we went ahead, and a great many of you no doubt know the work that the Arson Squad has accomplished. These detectives were in the employ of certain companies and not of the Arson Committee.

Just two weeks ago some one stole one of the automobiles owned by Captain Groce of the Arson Squad, privately, and used every day in arson work. They stole one of the machines and tried to steal another belonging to Captain Roberts of the Arson Squad, and would have stolen if it had not been that they could not get it started. They took this machine out across the city boundary and burned it up. Luckily, though, he had an insurance policy of \$350 on it, which partially covered his loss. You all heard Mr. Stone's paper on automobile insurance—well, his company helped us out on the loss.

Then we had to take up the straight fires, and one of the great things there, I believe, is education. In regard to education, we started in with our own men. I organized a school and once a week the men are called in and we discuss different subjects, different causes of fires, and how they can be eliminated; how to retard fires and to interpret the law on matters pertaining to prevention of fire, and how to make inspections. We have done a wonderful amount of good by that means. We started out on a campaign of inspection, and up to the present time have inspected something like seventy-five thousand buildings in the City of Portland. It might be surprising to you to know that when we started in with our inspection that there were not a great many, but some, people representing the insurance fraternity who opposed us. When I say people representing the insurance fraternity, I mean anyone connected with it, and when anyone connected with the insurance fraternity does anything that is brought to the public notice, the whole fraternity must carry the load, up to the management, just the same as the little petty saloon-keeper's actions reflect on the brewer. It is the same little petty saloon-keeper that has driven liquor out of Oregon and Washington. The

same thing applies to your fraternity, and there are certain people who for certain personal reasons were, and still are, opposed to fire prevention. Those men should be weeded out regardless of who they are. Reports were sent down to the managers here in San Francisco that we were demoralizing the Fire Department in Portland; that we were actually taking men away from their companies, robbing the companies of their time, and taking them to the City Hall to school for instruction and study. Just think of such a condition. They did not get very far with that, but there were other reports sent out to hinder us in our work. I might just say here that along the line of inspecting risks before policies were issued, that they said in some instances it was impossible for them to go to a man's home to inspect and see if the value was there. My men go to a home and inspect it and they tell people why they are liable to have a fire. Haven't your representatives just as much right to go and inspect a place as my men have to go there and inspect it? I mean the private homes. We have inspected every building in the city. We make no exceptions. The boys got a mighty cool reception in some places, but they stayed with the baggage and inspected every building.

Now, another thing in regard to our inspection, we started in at the worst time we could have taken. We started in at a time when one of our leading papers carried a running cartoon on the first page of the paper daily, ridiculing inspection and portrayed an "Over-inspected public." There were plumbing inspectors and sanitary inspectors and inspectors of all kinds, and then they said: "Here is the limit; here comes the Fire Inspector." It was a bad time for us to start in, but it had to be done, and as our friend Mr. Sexton said, we had to pick on some one, you know, and the times have changed since the time he spoke of in the mining district when the preacher could find no one else to pick on but the Chinaman. Nowadays even the Chinaman has friends. If we were going to step aside and not pick on anybody in particular, that is, be careful not to step on anybody's toes, we would be traveling around in a circle and would soon get back to just where we started from.

Now a word on the line of our education of the public. We started out first in the public schools, for the reason that through the public school children we could reach all of the homes, and although the seed sown will bear fruit in the years to come we are already beginning to get wonderful results. When you talk to school children you can talk right straight to them. They look you right straight in the eye and they believe everything you say. They seem to know you are sincere, and you get results; where with the general public you convince ninety-nine out of a hundred, but the other fellow will make a great noise and try to turn the ninety-nine against you because it is going to effect him personally, financially. When you talk to school children you get real results. You catch those children in their primary grades and talk to them along the line of fire prevention and it gets over the whole city. It travels through every class of people.

LOOSE ADJUSTMENTS

A Paper by Thomas H. Anderson, Read at the 40th Annual Meeting of the Fire Underwriters' Association of the Pacific

Copyrighted. Published by Permission of the Association

That there has grown up in late years, in connection with the fire insurance business, the deplorable practice of not giving proper attention to the adjustment of losses, I do not believe will be seriously denied by any thoughtful man who is engaged in the business, and I know no better term to describe this practice than the words, "loose adjustments."

Just to what extent this unwholesome practice has increased the amount of fire insurance losses paid annually in this country over and above actual values destroyed, can not be measured in any degree of positiveness, or even intelligently approximated. It is recognized, however, by students of our business that the unnecessary waste to the insurance companies in this direction is considerable, outside of the important factor that loose and careless adjustments of claims for fire losses is the one best reason for the existence of arson rings, and is, therefore, the consequent cause of the actual destruction of values, the cost of which must, ultimately, be borne by the insuring public.

Let us assume, for argument, that the losses paid by the Stock Companies could be reduced by careful and proper adjustments of all claims to the extent of 5 per cent of the whole. In all good conscience this is a conservative guess and probably is much less than the facts, if we knew them, would warrant. On that basis a saving to the companies during 1914 would have been made of about ten millions of dollars—quite a tidy sum to be added to the profits—and in the year mentioned would have reduced to a considerable extent the red figures resulting from the operations of the companies during that period. But may we not seriously question the correctness of 5 per cent as an estimate of what might have been saved by careful and proper, instead of loose adjustments of claims.

My own experience in handling losses, extending over a period of more than twenty years, has resulted in a quite positive opinion that 5 per cent of the whole is too low and too conservative an estimate of claims paid that should not have been paid at all, and for fires caused by loose adjustments, as well as for amounts paid over and above actual values destroyed. If it only is approximately 5 per cent, that is enough to make reforms in adjustments the most important question for consideration at present before the Fire Insurance Companies, but if the percentage is ten, or fifteen per cent—more probably nearer the last named, than 5 per cent—the loose adjustment of losses is of such importance as to warrant the suggestion that therein lies the real cause of the general public's lack of sympathy with our methods, and lack of confidence in our integrity, which has resulted in hostile legislation and attempts on the part of the State Governments to take out of our hands the control of our own affairs.

In our daily activities, it is quite the style, just now, to mention "en passant" the evil of loose adjustments and bemoan the fact, and

then we go back to our desks and do, each of us, our own little share in perpetuating that evil.

One of the really serious troubles with us fire insurance men, is that we have a lot of theories we have gotten between our teeth and can not get rid of, that we express in epigrams that are not only trite, but somewhat untrue. For example, a group of us dispose of this important subject with a shrug and the statement, "Insurance is a tax," the idea being that it is up to the public to take care of that tax. Insurance is not a tax any more than the cost of bread is a tax. A tax is an enforced proportional contribution levied by the State, and when the layman and the politician hear some of us say that insurance is a tax, and knowing that taxes can only be levied by the State, they proceed to try to pass laws to have the Government control the insurance tax by taking away from us the right to administer the business of our principals, the Insurance Companies.

Another group of us have another theory and another epigram to express it to the effect that "Insurance Companies do not pay losses." I have been guilty of this one myself, but "never again." Insurance Companies do not pay losses in about the same way that a manufacturing establishment does not pay wages to its employees.

Another trite and worn-out phrase is, that "Insurance Companies are only distributing centers." Insurance Companies are distributing centers in just about the same way that a department store is a distributing center, with a slight difference in shade in the method of distribution. No one, I am sure, has yet heard of a department store distributing at the rate of 48 inches to the yard, or 20 ounces to the pound, or 6 quarts to the gallon, in order to get customers and increase the volume of business done.

The only reason for the existence of an Insurance Company is to pay losses. The normal amount of losses of a successfully conducted Insurance Company, over a term of years, is about 55 cents out of every dollar of premiums collected. The other 45 cents must be sufficient to pay all expenses of conducting the business. A sufficient profit must be secured to build up reserves against conflagrations and pay a fair interest return on the capital invested. Of this 45 cents, about 40 cents is necessary for expenses, and of this 40 cents for expenses, about 32 or 33 cents, including agency commissions and brokerage, are under the control of the companies. Around and about these 32 or 33 cents out of each dollar of premiums collected the companies, through their boards, associations and bureaus, have thrown every known safeguard to guarantee that the expenses represented thereby are kept within bounds, and that competition between companies in the matter of expenses shall not be permitted. Have you ever heard of the companies, through their boards, or associations, throwing safeguards around the 55 cents paid out in losses, and making rules to prevent competition between companies in the matter of loss adjustments? We do know, however, that the scourge of loose adjustments has become so generally felt that within the past year a committee composed of some of the best and biggest men intellectually in our business has been appointed to study the question and

suggest reforms in loss adjustments. The following is an excerpt from the last annual address of the President of the Southeastern Underwriters' Association on this subject:

"All of these gentlemen are deeply impressed with the importance of the work they have to take up, and the correspondence with them, and others, has plainly indicated that the time is ripe for undertaking reforms in our loss adjustments. Indeed, the suggestion has come to me from several sources that the movement should be national in its scope, and the Executive Committee authorized me to go outside of our membership to make appointments. However, I have thought it would be best to make a beginning with our members, and, when the work is sufficiently advanced, we can then consider the advisability of inviting the co-operation of underwriters in other sections."

From this you will see that the trouble is general and not confined to the Pacific Coast.

Everything that happens is the result of a cause, and there must be some reason for the deplorable practice of loose adjustments of loss claims. We know that the adjusters, however incompetent they may be, who make loose adjustments, are not in the last analysis, responsible for the blight they are casting on the business. The responsibility lies with the companies. The work of the adjusters and the character of men who are employed as such is a reflection of the wishes of the managers. If the companies should require proper and careful adjustment of all their claims before payment of same is made, there are a few adjusters, maybe more than a limited few, who are now enjoying a lucrative income, acquired along the lines of least resistance without any responsibilities, that would have to adopt other and more strenuous means of earning an honest dollar than agreeing to a basis of settlement to please the agent and claimant, and then making up that kind of loss statement in proof of the claim that will pass the closest scrutiny of the wisest loss clerk, or general adjuster, in the business. Quite an art, that of shaping up a loss statement so as to make lump settlements look like an adjustment. Continuous practice, however, makes artists of us all.

But the cause of all this—wherein are we to find the reason for this deplorable practice that the companies have been winking at, and by reason of such winking, are responsible for? The answer to this question from many of our friends is another epigram, trite, and in my opinion quite untrue—"Greed for business." Only last week a manager friend of mine explained the whole matter to his own satisfaction by saying, "Greed for business is the trouble." I do not believe that greed for business would cause any man to enter into that kind of competition, which is bound to cause his business to slowly bleed to death. That is not greed—it's foolishness.

The loose adjustment of losses, therefore, is, in my opinion, largely the result of so-called competition within the agency that is not competition at all, but sheer cowardice on the part of the companies, and truckling to the threats of the premium producer. In this connection, a distinguished manager of one of our largest companies said to me recently. "The average adjuster can not make a living unless he stands in with

the local agents." For all of which the agents and brokers are not to be altogether blamed, because the companies have, by their acquiescence, taught them the trick of interfering with adjustments, as necessary to preserve their own interests. We are all human and one who has an interest in the outcome is hardly the proper person to represent the other side of a controversy, which is the practical result of permitting agents and brokers to interfere in any measure with the work of the adjuster.

I have it upon undoubted authority that there are some important agencies on this Coast which have been furnished by their companies with books of blank loss drafts and given the authority to settle any loss for such companies as may occur through their agencies. This is very unusual and is only mentioned here to illustrate that competition in the loose adjustment of losses will always be met by the other companies in the agency, and is bound to result in harm, not only to the companies represented by such an agency, but to the business as a whole. The knowledge that certain agents have authority of this kind causes every other agent, at least in that community, to seek the same privilege as a matter of right, and the war goes merrily on. I insist, therefore, that it is not real competition, but is the kind of conduct on the part of the companies that makes our business an object of derision and causes the public to look with suspicion upon all of our acts.

Speaking of a kind of competition that is indulged in by the companies, I will quote from a paper on "Discrimination and Co-operation in Fire Insurance Rating," by Lester W. Zartman, Assistant Professor in Political Economy in Yale University, as follows:

"There are two ways of increasing the business of a company; one way is to cut rates, and the other is to increase commissions. In many cases the latter method is more successful than the former; to understand that this is true it is only necessary to recall the peculiar organization of the agencies. Instead of a company having in a city an agent who represents it exclusively, it has one who may represent a dozen of its most powerful competitors. This is a situation—a number of rivals having a common representative—found in few other businesses, and the result is competition for business within the agency. If this is unchecked, it takes the form of giving larger commissions for business. A local agent controls a certain number of risks; a special agent may stir him up to solicit more risks and thus increase his company's business, or the special may offer more commission to increase his company's business at the expense of the competing companies in the same agency. The competing companies retaliate by likewise increasing commissions, and the war goes on until all, or even more than all, the profits go to the agents in the shape of commissions. A union among the companies to regulate commissions has to be formed, or all will become bankrupt."

This is the kind of competition that is responsible for the loose adjustment of losses and I hope the day is not far distant when the companies will co-operate, not only to

Regulate rates,

To secure effective and economical supervision of risks,

To study hazards,
To repress incendiarism,
but to regulate the adjustment of losses and the employment of adjusters.

In preparing this paper, it was my original intention to stick closely to my text and not to discuss the relativity of loose underwriting to loose adjustments. Since the foregoing was written, however, the present Fire Marshal of the City of Portland, who has by his good work gained the respect and confidence of the public and the Fire Insurance Companies as well, has pulled off quite a sensational stunt in securing large amounts of insurance in twenty or more companies on property that did not exist, in order to prove the theory that over-insurance, and what might be called loose underwriting, is responsible for the crime of arson and for the existence of organized arson gangs that make it a business to burn property for the insurance money.

I quite agree with the gentleman that, without over-insurance, there would be no incentive to burn property for the insurance money, and that over-insurance as a result of greed for commissions, is one of the most disturbing factors in our business, but I do not agree that it is practically possible for the Insurance Companies to prevent over-insurance, if for no other reason than that information concerning the value of the property to be insured, in the great majority of cases, is only within the knowledge of the owner of such property, and that, if it were possible for the Insurance Companies to secure an actual knowledge of values to be insured, the cost of doing so would be greater than the present cost of insurance. I contend that it is the duty of the companies to prohibit their agents from issuing policies to persons not known to them and to those who can not establish the fact that they are proper people with whom to do business.

I protest, therefore, that it is perfectly correct and proper to apply the old maxim, "Caveat emptor," to him who buys insurance with the intention to defraud. "Let the buyer beware" when he secures over-insurance and attempts to collect insurance on values that are not destroyed. The only way that we can make him beware and prevent him from enjoying the fruits of his criminality, is by careful investigation of his claim and the origin of the loss, and by declining to adjust the claim for more than the value destroyed, or by declining to pay anything whatever where there is evidence of fraud. We can not control, in any positive way, over-insurance of property, but we can control, if we only would, the adjustment of losses, and in that way make over-insurance an unprofitable game.

Discussion

Mr. Burke said: "I do not think there is a subject that is of more importance to the insurance fraternity than the paper just read and it should not pass without full discussion. The great trouble is that losses are not adjusted the way they should be, and many times it is the fault of the manager because of the fact, as somebody stated yesterday, that managers criticised the adjusters' expense bills. I cannot conceive of a greater crime, if I may use that term, than such an attitude. Money spent

in the investigation of a bad fire is well invested because it may stop fires in that community. I think we all ought to get together. I stirred up quite a rumpus last summer and a great many thought I was meddling in something that did not concern me, but before I got through with my correspondence on the subject, I think there were quite a number of people who concluded my position was well taken. I believe some good is going to come from it."

Mr. Sexton said: "Passing the buck to the adjusters as the guilty parties gives too much credit to them for the profits made in other years; or are we to understand that the underwriters take credit for all of the good years and blame the adjusters for the bad year?"

"Firebugs and arson rings are products of careless underwriting followed by loose adjustments.

"The principle of *caveat emptor*, 'let the buyer beware', is kept in mind by the firebug when he pays for the bid of the company to buy his property at two to five times what he could sell it for in the market.

"He 'beware' all right by insisting on a form of insurance agreement which modifies about all of the legal provisions of the Standard Form that might enable the adjuster to make a fair settlement of the claim.

"The paper gives many reasons for loose adjustments that are traceable to the underwriter. It is not possible for an adjuster to get a close cash settlement on overinsured property.

"An adjuster who can adjust a total loss of a fifteen year old saw mill plant having a book investment value of \$300,000, that would not cash for over \$100,000, and insured for \$200,000, for \$150,000 or under, has not been developed up to date.

"Contractors bidding on a \$2,000 or \$3,000 building from plans and specifications, from which to get quantities and qualities, will vary 20 to 30 per cent in the estimate.

"When the fire closes the bid, the adjuster, who is supposed to stand between the claimant and sudden riches, finds him-

self handicapped by the emasculated policy; by the claimant's insistence on a dollar for dollar settlement; by the community whose horror of a welching in coin or in time company, knows no bounds; by the agent whose big business will be ruined if there be any *eelamagoozlin* on this loss; also by the 'greed for business' referred to, which forces the office to retain, or to gain, the 'dollar for dollar' reputation that it may maintain its standing in the agency; and last but not least, the legal defences in the Standard Form having been attenuated, he dare not go to law and face the double-barreled gun loaded for the insurance bear, one barrel the jury, and the other the court.

"He must make the best settlement possible and pays too much.

"Blaming the adjuster for the arson rings burning the property to get money is like blaming the coroner for murder, who passes on the corpse of the victim who was murdered for his money."

Many, Many

Apartment Houses in San Francisco

The great fires of April 18-21, 1906, left very few apartment houses in the city, and those few were obscure and west of Van Ness avenue. Within a few weeks owners began to build cheap shells to meet the needs of the slowly reconstructed business sections.

You can recognize these "thrown-together" 2- and 3-story frame apartment shells now "ten years after," as you pass along the streets in "the burned area." They show age and cheap externals.

Rent one of these apartments and you can hear your neighbors talk and quarrel, and feel uncertain whether the footfalls are in your apartment or in one of your several same-floor fellow-tenants. When you drop your shoes on retiring, as happy forgetful men sometimes do, everybody in the building fears "there is another earthquake."

Of the building of apartment-houses there seems no end in San Francisco, which is not "a city of homes." Other Coast cities in lesser degree have the same building phenomenon—huge frame houses with "house-

keeping" apartments of two to five rooms, and four to eight or more "homes" on every floor. These apartment-houses range from two to ten stories high, and are sometimes contiguous for an entire block.

They are usually built flush with the street line and on every floor have bay-windows projecting into the street. Now and for some years past these apartment-houses have been well built. Nearly all are steam-heated and electric-lighted. All are fitted with gas ranges. Coal and kindling are seldom used. The cook has no occasion to light the fire with kerosene or hasten the cooking with its aid.

The frame range hazard exists as far as contiguity is concerned but not as to mercantile contents on the ground floor. There never has been any test of the apartment-house conflagration hazard. That test will come some time when a gale is blowing down a street of these lofty "shoulder-to-shoulder" wooden structures. However, the conflagration hazard is not alarming. Very generally these apartment buildings are substantial, with rustic of redwood or stucco, with hard roofs, and with the high-pressure system accessible.

Spokane Upriver Pumping Station

Spokane, Wash., April 29. — Saving from \$50,000 to \$60,000, or approximately 120 percent of its cost in insurance premiums on downtown buildings every year, the fire-proofing of Spokane upriver pumping station, initiated in the spring of 1915 by Commissioner Charles M. Fassett, now is practically completed. The work was undertaken, together with the installation of new fire hydrants in the business districts, upon a promise by the Washington Surveying and Rating Bureau of reduced insurance premiums and the resultant rates have meant an average reduction of 13 percent in the business district of the city. The danger of fire putting the waterworks, and consequently the fire department, out of commission during a downtown conflagration has been eliminated.

The old wooden interior has been torn out and replaced with thoroughly modern concrete and steel construction. All floors, roofs, walls and stairways have been re-

built and a brick tower, which houses the new steam heating plant and provides space for the storage of coal, wood, oil and miscellaneous supplies, has been erected in the center of the buildings.

Four hand-operated traveling cranes, each with a capacity of five tons, have been erected, increasing the ease with which the heavy machinery may be handled. The new construction has resulted in a reduction of vibration, thereby increasing the efficiency and life and lessening the upkeep expense of the machinery.

In connection with the work, 52 new fire hydrants have been installed in the business district, making a total of 95 in this section. Two of these are high-pressure valves, working at 170 pounds. The remaining 93 have a pressure of 95 pounds. Every building in this district now is less than half a block from a hydrant.

The upriver water works contain two separate plants, one hydraulic and the other electric. The hydraulic plant is in continuous operation, while the electric plant is used only during the peak loads of the summer months. The hydraulic plant has a capacity of 42,000,000 gallons a day, while the electric can pump 50,000,000 gallons every 24 hours, if worked to capacity. Both plants operating simultaneously will provide 740 gallons a day to every inhabitant of Spokane, or about 3,500 gallons to each household. The yearly average amount used is about 300 gallons per capita a day.

The plant is operated by three electrical and six hydraulic engineers, working in eight-hour shifts.

The accounts of the State Assurance Company Limited to December 31, 1915, subject to audit, show a surplus for the year, inclusive of interest, &c., of £38,000, which, added to the balance brought forward from 1914, leaves for disposal the sum of £39,190. The directors have decided to recommend to the shareholders the declaration of a dividend of 7½ percent on the paid-up capital of the company, making, with the interim dividend paid on October 1 last, 12½ percent for the year (subject to deduction of tax).—The Policyholder.

Enthusiasm in Soliciting Should Get Immediate Results

Don't let your enthusiasm run away with your judgment. Don't let your enthusiasm make you forget that you want that application now—not next week, or next month, but now, now, now. Underlying your enthusiasm there must be a strata of cold, calculating salesmanship that enables you to feel just when you have talked enough. Make your enthusiasm count for something more than a good impression on your prospect. Make it count for an application *then and there*. Misdirected enthusiasm in selling life insurance, or I should say, enthusiasm without the underlying qualities of real salesmanship, reminds me of a boy setting a lighted match to a long train of gun-powder; there is a flash, a sizzle, a flare, some smoke, and then—it is over, and nothing accomplished. Make your enthusiasm count for something! Remember, that you are not out merely to “talk” life insurance—you are out to GET it. For every hundred applications that have been lost on account of a lack of enthusiasm, a thousand have been lost by a misapplication of it. Remember, your enthusiasm is for the purpose of getting results and if after an enthusiastic presentation of your case, you walk off without the man's application, you have merely set fire to a trail of gun-powder.

That enthusiasm without a proper mixture of brains and selling judgment, is absolutely useless.

That in most interviews into which the agent throws all his enthusiasm, logic and psychic force, there is a certain “psychological moment” when it is only necessary to lay his fountain pen in the prospect's hand and say, “Right on that line, please, just as you always sign it.”

That you have got to WATCH for that psychological moment—have got to “FEEL” for it.

You are out to get an application and you want it now, and if you can get it by saying, “A-B-C” what on earth is the use of going through the whole alphabet? What I mean is, if the man seems “warm” at a point where you have only told half the story,

hand him your fountain pen—it is unnecessary and even dangerous to go on telling him the rest of it. I heard one of our agents canvass a case the other day in which he put up as good a talk as I have ever heard, on the combination of investment and low cost insurance in a twenty-pay life policy. His man was properly “warmed” up, and just at the moment when I thought my agent was going to hand the man his fountain pen, the agent said, “And furthermore, Mr. Dash, when you take this policy in the Manhattan Life you are taking it in a Company which is sixty-five years old, has a record for honest methods and clean practices second to none in the United States. In the great Life Insurance investigation in 1905 in which such great evils of management were uncovered, the Manhattan Life was found to be absolutely clean and without a blemish of any kind,” etc., etc. The prospect grew cold, he started an argument about the merits of another company and the interview ended by the man stretching out his arms, yawning and saying, “Oh gee, I've spent enough time this morning talking life insurance, I've got to get back to my business. I cannot and absolutely will not decide today. Come around some other time.” The agent may or may not write this man next month, but, certain it is that he will never, *never*, be any nearer to an application than he was at the moment he started talking himself out of it.

If the agent is enthusiastic, forceful and logical, and drives home his arguments with the one purpose ever uppermost in his mind—that of getting the application now, he is always much stronger in his first interview than he will be in his second, and stronger in his second than he will be in his third. It therefore follows that if we would be successful, our enthusiasm should be used for the single and only purpose of getting the application now. Your enthusiasm will never again be so effective as in THIS interview.

Don't talk too much! Try to acquire that nice judgment of the time when you have talked “enough.” By throwing nothing else than enthusiasm and talk into your

work, you will be doing good missionary work, of course; you will be "planting the seed" *but some other fellow will pluck the fruit.* I have written many an application after five or ten minutes talk in which I really had to thank some other agent who had done all the talking for me, and all I had to do was walk in and get the application. This business is more or less altruistic, it is true. We are preaching a gospel that accomplishes more practical good than any I ever heard preached. It is a wonderful beneficent institution which we represent—benefaction to the state as well as to the individual — all that, and then some more. But, confidentially, brother, as far as I am concerned, my chief motive for entering the business and remaining in it was and is to make money. Let me tell you right here that while missionary work is a grand and beautiful occupation, it doesn't pay your grocer's bills. Let the "other fellow" be a missionary — you be a salesman.

Oh yes, be enthusiastic! You cannot sell life insurance unless you are, you cannot acquire that personality, that psychic force without enthusiasm, but all of it is "not worth a tinker's dam" unless you make it count for immediate results, unless you use it to lift your man right up to the point where you *can take it for granted he is going to sign,* and then hand him your fountain pen. Better anticipate the psychological moment than talk yourself beyond it. It is better to hand the man your fountain pen after five minutes talk than to talk, talk, talk for half an hour and then not get the app, anyway. There is very little danger in anticipating the moment, but all is lost if you don't recognize it when it comes along. You may arrive at the signing point after three minutes talk, you may not arrive for half an hour, but, if you would be successful you will constantly watch for it and be ready to grab it during every minute of your interview. Cold deduction and analysis won't help you in this matter, nor can any living man tell you how you may recognize that psychological moment. In the midst of all your enthusiasm and all your forceful methods you have got to just feel your way

to the signing point. With constant practice it becomes an instinct, and the man who acquires this instinct very shortly realizes that while missionary work in life insurance is a grand and noble profession to follow, getting the application is a better one. Merely talking life insurance without getting the application wont pay the widow and orphans the face of the policy at the death of a husband and father. Neither will it build up a renewal income for the agent.

Be enthusiastic. Learn how to talk life insurance. Learn how to "take it for granted" and learn when to stop talking.—Geo. Loesch, in "The Manhattan."

George Kuhns, the new president of the Bankers' Life Ins. Co., makes a good picture, sure. For three years he has been vice president, and for twenty-three years he has been associated actively and creatively with this Iowa company. And then, he was born in Illinois, a fact which is further to his credit. Also, likewise creditable, he was born poor and is therefore a self-made man of good, common sense.

The Northern Life of Seattle contemplates entering California at no distant day. The Northern Life is a flourishing company and a credit to Seattle and Washington.

Idaho. — The West Coast-San Francisco Life will handle the northern part of Idaho from Spokane, and several agencies will be established in the eastern and southern parts of the state.

Up to May 1 the Bankers Life gained 277 percent in new business over same four months last year.

C. M. Carson, formerly supervisor of the Missouri State Life in St. Louis, where he was engaged for a time, has joined Western Union Life as a special representative in the northern counties of Montana. Besides being an experienced insurance man, Mr. Carson is a writer of short stories and special articles, also contributing several serials to widely-known magazines. His family will join him in a short time to make their permanent home in Spokane.

TIPS AND CLIPS

Not Guilty—

If any of our contemporaries, who boosted the Royal Life of Chicago at so much per page, now figure in that company's list of creditors, they have our sincerest sympathy. It is bad enough to have been known as a willing booster of President Glover's get-rich-quick scheme, but not even to have been paid for it is truly awful.—The Insurance Record. [The Coast Review wishes its contemporary could and would print the names of insurance journals which did not ask for nor accept the boosting "ads" of the boasting "blue sky" Royal Life.]

Calls for 3 First-Class Interviews—

Salesmen's earnings are measured solely by the number of hours they work. Their working methods, however, determine whether those hours have value. Whether you work in city or country, and whatever system you use, enough calls must be made to actually obtain three first-class interviews each day. In a large city, a man should start each morning with, say, 20 names on his list. He will find on an average that 8 of the people are not in, 7 will be busy or cannot be talked with for one reason or another, 5 can be talked to, and of these 3 will average first-class interviews. In the country and smaller towns three first-class interviews can be obtained on a fewer number of calls. Three first-class interviews a day mean 18 first-class interviews a week. Follow this plan, adhere to it as a working basis, and you will secure and pay for in the neighborhood of 100 applications a year, an average of approximately two a week.—Thos. A. Buckner.

Important Life Insurance Decision—

Mr. Justice Poulit in the superior court, Montreal, last month gave a decision that if a woman in her contract of marriage is made beneficiary under the life insurance policies of her husband these policies become her absolute property and cannot legally be given by her husband into the possession of another party without her consent.—Money & Risks.

A Few "Dont's" to Avoid Lapse of New Industrial Business

Don't let your zeal get the better of your judgment.

Don't write an application for ten cents when circumstances indicate that five cents premium is all that the applicant can afford to pay.

Don't write business where the family is carrying all that their income permits.

Don't—because you have been loafing your time away and wish to make a showing—write business which you know will not stick.

Don't write an application on a woman or child, where the husband or father's consent must be obtained, until you have called and explained the contract to him.

Don't leave the home after you have written an application, until you have explained the contract applied for and it is thoroughly understood.

Don't delay calling with the policy as soon as it is issued, and, when delivered, don't fail to go over it with the insured or the person who is to pay the premium.

Don't think your duty ends here; have it understood when you are next to call.

Don't fail to call at the time appointed.

Don't fail to be as cheerful in your subsequent calls as when you wrote the application.

Don't permit a week to go by without collecting at least one premium on the policy.

Don't ever permit the grace period, or any part of it, to be taken advantage of, if it can possibly be avoided.

Don't fail to urge upon policyholders the wisdom of keeping premiums paid a little in advance. — G. A. Seanlon, superintendent, in The Intelligencer.

Western Union Life announces that the production of new business during April, which was designated a million dollar month in honor of Aaron Kuhn, one of its trustees, was 20 percent in excess of the next best month in the company's history. The company's business for the first four months of 1916 also breaks all previous records.

MISCELLANEOUS CHIPS

—English As She Is Understood

As an instance of the occasional humorous incident which once in a while lightens the work of a claim examiner we select the following paragraphs from the statement of a recent claimant, who had fallen upon a pile of scrap iron and hurt his leg.

Question. What is the probable length of disability?

Answer. From the knee to my shoe.—
Monthly Bulletin of Fidelity & Casualty Co.

—Our Exchanges

Annalen des gesamten Versicherungswesens of Leipzig, dated April 20, reaches us on May 9. A leader is headed "Kriegsrecht und Versicherungspflicht."

—Silver Advance

The wars in Europe and Mexico are probably the cause of the remarkable advance in the price of silver from 46½ cents an ounce to 77¼. Silver mining for a long time has largely ceased in Mexico, which is one of the great silver-producing countries of the world. In Europe the hoarding of silver by the peoples of twelve warring nations has doubtless far exceeded any previous hoarding in human history. The use of silver has never decreased, and it is fair to assume that the employment and regular payment of some 30,000,000 soldiers, with allowances to their families, have absorbed much of the surplus silver of the world. The hoarding of gold, a result of the war also, has increased the use of and demand for silver in warring countries. Prices of commodities having risen from 25 to 2500 percent, the price of silver must also be affected by the same upward moving influences.

—Printing—Letter P

The Coast Review is prepared to print at low rates pamphlets, postcards, platitudes, placards, powwows, palavers, profoundnesses, papers, pasquinades, parallels, pedigrees, peregrinations, problems, photo-gravures, and piffle. Hand-set and machine-set type,

of fine and varied faces. Get our primitive prices.

—Workmen's Compensation

According to the decision of the Washington supreme court, in Peet v. Mills, 136 Pacific Reporter 685, the workmen's compensation act of that state superseded all former statutes relative to the recovery by a servant for injuries occurring in the course of his employment, and no existing law gives the employee a right of action for such injuries against any person other than his employer.

Pneumonia was denied the classification of an occupational disease for workmen in cold storage and refrigerating plants in a decision made this week by the California industrial accident commission. The case was that of Mrs. Martha Hoefler, whose husband, William Hoefler, died some time ago of pneumonia.

Loud complaints are echoing around about the California compensation law, and companies threaten to "beat it" and stop writing. The state won't let the companies write at lower rates but itself cuts rates with a refund. The New York experience and rates govern. The companies in California, for example, can write coal business at a profit at \$1.50, but the insurance commissioner will not allow it to be written for less than \$3.30. The industrial accident commission, evidently, wants to do all the business and build up a fine political machine by driving out the regular companies which guarantee to pay losses.

—Items

The Fidelity & Casualty Co. leads all steamboiler insurers in assets and total income.

Tulare, Cal., city council resolved not to renew policies in the state compensation fund but later reconsidered this vote.

The American Central's stockholders to the amount of 70 percent have accepted the offer of the Commercial Union.

Our fire legal decisions are the latest and well edited.

The insurers in Texas are humbly petitioning the state-rate-makers to increase rates.

FIRE CHIPS

—The Walla Walla Fire

Is now paying its final dividend, 8.65 per cent of the approved claims. This makes a total payment of 48.65 percent, and ends a long drawn out receivership characterized by much litigation. Dorsey M. Hill, receiver, has been successful in the most of the suits brought for the defunct Walla Walla Fire Ins. Co. We are of opinion that he has done better than could reasonably have been expected under the circumstances. The company's assets were in bad condition.

—Alas! the Adjuster

Recently fire losses have been light and the adjusters have had nothing to do but ride around in their automobiles. And now, to fill to the brim their cup of discontent, it is proposed that they shall compete with that arch incendiary, Lester Burright, who is picked as a native born adjuster who can catch an incendiary anywhere and detect his crooked work however hidden. The veracious press insists that Burright has a choice of a position with the arson committee or a position at \$6,000 a year with "a large San Francisco office as its adjuster-in-chief." Happily, it is believed that the penitentiary officials will not release nor lend Burright under two years and six months.

—Portland Appointment

Messrs. Campbell, Smith & Company have been appointed *sole agents* for Portland for the Atlas Assurance Company, Ltd., and the Atlas-Manchester Assurance Co. The appointment took effect May 1st. The office of Campbell, Smith & Co. is 617 Corbett building.

—Fire Chief Talent Is Scarce

The mortality amongst fire department chiefs is calling attention to the paucity of talent in this line of work. Good men are scarce and at best fire chiefs are underpaid. City departments should pay more attention to the men handling the most important city work of all—and less to double platoons.

—To Brokers

Any office will present you with a Coast Review Pacific Fire Chart.

—San Jose, Cal.

The delegation of local agents went up to San Francisco to "show" the Board's executive committee, and have returned without a trace of the struggle with "gas." No "bombs" were exploded, nor did any "hot air" disturb anybody's equanimity. The agents promised for themselves, the Merchants Association, the Rotary Club and all civic organizations an active cooperation in the prosecution of incendiaries. It is asserted that there has been a mutual misunderstanding. The Board, having been "shown," has agreed to postpone action on the proposed penalizing increase until August 1.

—The Levy Case

The Levy v. Caledonian brokerage suit was last week decided against the plaintiff in the California court of appeals. Both sides have received judgments. The case is not yet finally settled.

—An Old Blotter

Paul van Fridagh, of van Fridagh, Effinger & Co., places us under obligation for an interesting "find," a blotter issued by the Home Mutual Ins. Co. in 1877, at 406 California street, San Francisco. The company's assets were given as \$595,291, and the "liabilities" as \$5,952, leaving the "surplus for policyholders" \$589,339. "Liabilities" were merely unpaid dividends and fire and marine losses. The unearned premium liability, being a liability to policyholders, was treated also as a part of the surplus to policyholders. J. T. Houghton was president; Charles R. Story, secretary; George H. Howard, vice president; and R. H. Magill, general agent. Hamilton Boyd was manager, Oregon branch, Portland.

—Items

The Wisconsin state fire fund has been reduced to ashes.

LIFE CHIPS

—Big Life Policies

Big brains are valuable to corporations and to families. But dead brains have no value. Corporations and families sustain great losses when men with creative and conserving brains die. Business suffers, estates suffer. Life insurance in large amounts covers or partly covers the money loss when "big" business men die. This fact explains the large amounts of insurance on the lives of capitalists and corporation managers. Rodman Wanamaker is insured for \$4,000,000. The Snellingburg Company carry \$3,500,000 on the lives of its officers. H. F. Selfridge, who went from Chicago to organize and manage London's biggest department store, is insured for \$2,500,000 for the benefit of the owners. Firms which insure managers for the benefit of the business, to repay losses caused by death, are the Willys Overland, Gimbel Bros., H. M. Byllesby, G. E. Nicholson, \$1,500,000 each; Simons Hardware Co., A. B. Johnson, Litt Bros., A. S. Ford, F. H. Pevy & Co., Mrs. Charles Necker, \$1,000,000 each.

—Mortality

The Metropolitan Life reports a steady and marked decline in typhoid fever cases, down to 1 percent of deaths from all causes. Diseases of childhood are decreasing. Tuberculosis causes continue at 16 percent. Pneumonia cases average 9 percent. In 1915 the mortality experience of the industrial department showed 103,392 deaths, 81.6 percent on white lives.

—Items

A Stockton, Cal., bank advertises conspicuously thus:

"The Farmers and Merchants Bank looks with especial favor on the account of the man who has his life well insured. It speaks not only foresight and judgment, but also increases the stability of his financial position.

"Men are prone to delay this important matter. The first premium is often a seeming obstacle. A special savings account at this bank for the purpose of accumulating

premiums will remove the difficulties. Life insurance in good companies will be a constant and a growing asset. Periodical deposits in your savings account will provide your premiums without heavy drains on your income at one time."

Norman Tripp of Walla Walla, led all other agents of Western Union Life in the production of issued paid-for business during April. Fred H. Fischer of Spokane, top-notch in February and March, was second. Both men exceeded the \$50,000 mark for the month, Tripp being \$7,000 ahead of Fischer. Fischer led all others in applied-for business.

—Industrial

The Metropolitan Life's *Intelligencer* prints in groups 130 districts having a lapse of less than ten cents per \$100 of cumulative debit for the first quarter of 1916. These Coast superintendents are named: A. P. Huntington, Los Angeles South; M. J. Simpson, Sacramento; R. H. Puxley, Victoria, B. C.; J. C. Macarthur, Chico, Cal.

—Incontestable Clause

Provision that life policy should be incontestable save for nonpayment of premiums or fraud does not, the insurer having received premiums for two years, entitle it, despite Civ. Code 1912, § 2722, to assert fraud in insured's application. — *Beard v. North State Life Ins. Co.*, 88 S. E. 285.

—Life Notes

Western Union Life has entered California, establishing a general agency in San Francisco, under the direction of A. B. Towne and A. H. Wilson, experienced underwriters, operating under the firm name of Towne & Wilson, with offices in San Francisco. W. M. McConnell, general manager, announced on returning from a trip of 5,000 miles through southern Idaho, Utah, Oregon and California, that a general agency for southern California may be established with headquarters in Los Angeles.

FIRE INSURANCE

Insurance Company Of North America, 124 Years Old

Last year was a record breaker for this old Philadelphia company. As to assets it entered the 20-million class; as to gross surplus, the 10-million class; as to premiums, the 11-million class; as to income, the 12-million class; as to premium reserve, the 8-million class — entered these high classes for the first time.

The gains were large, being over \$1,200,000 in surplus, over \$2,225,000 in assets, over \$1,815,000 in premiums, and a substantial gain in premium reserve.

The year was a friendly one. Income was largely in excess of outgo. Losses incurred and expenses left a good margin on the right side. There was a fine underwriting profit to add to surplus and security.

The Insurance Company of North America now has \$20,838,450 assets, \$4,000,000 capital, \$10,080,043 surplus to policyholders, \$8,171,047 unearned (reinsurance) premium reserve, and \$11,513,463 premium income, \$12,305,223 total income and \$9,909,197 total outgo for the past year.

A very strong, conservative, reliable, well managed company is this, with first class representatives all over this continent. It has been in business on this Coast so far back that the mind of the oldest inhabitant runneth not to the contrary.

On this Coast the company wrote, last year, \$523,570 premiums (an increase) with a loss ratio less than the average for all companies and yielding a good underwriting profit. The Coast general agent is J. C. Johnston, and the assistant general agent is J. K. Hamilton.

Favoring Contingent Commissions

The National Board is considering a committee report which suggests a 12½ percent flat and a 12½ percent contingent commission. The additional compensation is to be based on earned premiums, and is to be payable after all balances for the fiscal year of the computation have been paid to the

company in full. The profit on which the contingent is paid is to be based on the deduction from the total net premiums of all items of outgo for losses, taxes, commissions, contingents, supervision, management, and increase in statutory reserve, and all overhead expenses.

The committee investigated the experience in certain states, based on the 12½ percent flat commission, and conclude that a contingent exceeding 11½ to 12½ percent could not be paid without increasing the commission cost beyond that of the present graded plan.

Important Cancellation Decision Of the California Supreme Court

In Margrum & Otter versus the Law Union & Rock Ins. Co. the supreme court of California recently ruled (Melvin, J.) that, under a clause in the New York standard form of policy, the return of the unearned part of the premium is not an essential element of the annulment of the policy, and such payment becomes due only upon surrender of the policy. The court further held that the cancellation clause does not make repayment of the unearned part of the premium an essential of the cancellation of the contract.

Other state courts, and the federal courts, have made similar decisions.

Average Retirements Are 20 Companies a Year

Over 100 American joint stock fire companies have retired in the past five years. This is an average of 20 a year. Assuming that 10 will retire this year, study the Coast Review Fire Chart figures, not one year but all five years, and see if you can pick out any of the 1916 retiring companies. This is one of the things a fire chart is for — not merely to know the present condition of a company but to estimate its tendencies and fortunes.

Do you know that "Sonntag" is Sunday?

Some More Light on the San Jose Affair

An Alameda county, Cal., daily gives this version of the San Jose politico-detective-underwriting-incendiary-embroilment:

"Joseph Condron, a member of the detective force of the police department, was dismissed by the police and fire commission after a trial in which he was found guilty of having exceeded his authority in granting immunity to George Mastors, under arrest on a charge of arson. At that time the underwriters made the open threat before the police committee that insurance rates in San Jose would be increased unless Condron was dismissed.

"The (recent) action of the Board of Underwriters followed a six-year fight between Fire Chief Haley and Louis F. King, now a police commissioner, and at the beginning of the trouble a money lender.

"When Haley was appointed chief of the fire department he aided Charles Hollman, a fireman with a wife and three children, in getting out of King's debt. Hollman was paying King \$85 a month, and also attempting to feed his team of horses and care for his family on a salary of \$115 a month.

"Personal differences arose between Haley and King over the transaction and King threatened at that time, it is alleged, to obtain the removal of Haley as chief. King was subsequently appointed a member of the police and fire commission and on several occasions unsuccessfully attempted to have Haley ousted.

"About six months ago George Mastors, a merchant, set fire to his store. He confessed, after having been given immunity by Condron. The Mastors fire was the climax to a number of arson cases which had never been solved by the police.

"The underwriters, through the arson committee, instituted an investigation and sent M. A. Martin, a private detective to San Jose. He worked in conjunction with King.

"Martin investigated for several weeks, but his work failed to bring any convictions and finally, with the assistance of Joseph Sidler, a tailor, a plan was worked out, it

is charged, where Sidler was to employ Joseph Silen of San Francisco to set fire to Sidler's home. Officers arrested Silen when he was about to set the fire. Silen was indicted and charged with a conspiracy to commit arson. District Attorney Arthur M. Free asked for and obtained the dismissal of the charge against Silen on the ground that no crime had been committed. In explanation the district attorney said:

" 'It is not criminal to be in a conspiracy to burn a place provided it would not be criminal for the owner to do so. There was no claim made for insurance and hence there was no attempt to defraud any one.'

"Then followed the report of the Santa Clara grand jury charging Sheriff Arthur B. Langford with neglect of duty for his failure to arrest Joseph Schwartz, also indicted in arson cases. Schwartz was subsequently arrested in Bellingham, Wash.

"The same report of the grand jury charged Fire Chief Haley with interfering with certain investigations. Detective Martin, Commissioner King and several other persons were witnesses before the grand jury."

The district attorney's office says: This office has assisted the underwriters. It has, by its detective, investigated several suspicious fires. Its detective (Mr. Dreischmeyer) obtained all evidence in four cases, showing that the persons suspected had insured and then removed the furnishings and burned the houses, and then collected the insurance. To obtain convictions, only the proofs of loss were needed. The detective's request for these proofs as evidence necessary to bring the cases to trial, but these missing links of evidence have not been supplied yet.

The insurance detective, it is asserted, conducted the investigation in the Silen arson case and had all the evidence. The district attorney (Arthur Free) asked for this evidence so that he might proceed with the trial upon the indictment of the grand jury. He found it necessary to ask for continuances of the trial, because the underwriters' detective failed to give him the evidence he had promised. The court finally ordered the case dismissed, saying that under the law he could no longer hold in jail the accused man.

Law Union & Rock Now Has \$49,000,000 Assets

The annual report of the home office of the Law Union & Rock Insurance Company of London, at the recent general meeting, shows good results in the fire department in the past year. The net premium income was \$1,425,215, substantially the largest in the company's history. The loss ratio was 48.5 percent, which was very satisfactory in a year of high pressure in the business world, shorthanded and with inexperienced employees and often with unprofitable conditions. The company's expense ratio was 35.1, as against 38.3 in 1914. Other branches of the company's business also showed profits.

The Law Union & Rock's total funds are now \$49,111,545. The company's Pacific department is in charge of Manager H. H. Smith.

Organized labor is hard at work on double platoons for fire departments in San Francisco, Chicago and elsewhere. Possibly automobile-makers are assisting the labor union bosses. Firemen are not asking for the "boon." Tax-payers are not asking for it. Do the labor-union rulers expect to unionize the fire departments a little later?

As expected, the supreme court of South Carolina dismissed the petition of the local agent who asked for an injunction to prevent the enforcement of the new and ridiculous anti-compact law. The court holds that the legislature must prevent agreements against the public welfare, and must determine what agreements are such. And the legislature has determined that an agreement in Timbuctoo is against public welfare in Charleston.

In Portland last year the Fire Underwriters Inspection Bureau effected 11,490 changes, and in Seattle, 6,584. Assessments for the former city produced \$8,829, and for the latter, \$8,830. Both cities have "inner" fire limits, within the general fire limits. The inner limits have special restrictions.

Thirteen Re-licensed in South Carolina

Only thirteen stock fire insurance companies out of ninety-three doing business in South Carolina in 1915, renewed their licenses for the ensuing year. They are: Equitable Fire, Charleston, S. C.; Palmetto, Sumter, S. C.; South Carolina, Columbia; Southern Home, Charleston; Southern Underwriters, Southern Stock Fire, and Underwriters, of Greensboro; New Brunswick, New Jersey; New Jersey Fire, Newark; American Druggists, Cincinnati; Georgia Home, Columbus; Pacific Fire, of New York, and the Germania Fire of New York. Though a dispatch from Columbia says the Germania Fire renewed its license for 1916, the company is not writing any business, having discontinued absolutely in South Carolina on March 15, and it has no intention of resuming under present conditions.

The combined assets of the remaining twelve companies writing business in the state as of January 1, 1916, were about \$7,000,000, or less than the admitted assets of the Germania Fire alone, which are over \$8,000,000.—Insurance Herald-Argus.

—Items

The Teutonia of Pittsburg seems faring ill. In the past two years its expenditures have exceeded its income.

The Twin City Fire had 71 percent losses last year. Losses and expenses were about 112 percent of premiums.

Johnson & Higgins have opened an office in the Insurance Exchange building. John G. Johnston, lately manager for C. B. Sloane & Co., is with them.

Canals.—The Pacific West has only one navigable canal, namely, the Dallis-Celilo, from Big Eddy to Celilo Falls, Or., on the Columbia river. It is 8½ miles long, 7 ft. deep and cost \$4,800,000.

In 1915 the Fire Underwriters Inspection Bureau effected 12,564 changes in Los Angeles and 15,280 in San Francisco. Assessments for the former amounted to \$13,089, and for the latter city, \$25,191, with corresponding disbursements for each.

Before the San Francisco Board of Supervisors

Figures to show that there had been a gradual reduction of San Francisco rates in recent years were given last week by the Board of Fire Underwriters. It stated that while the risks carried by fire insurance companies in this city are much greater than before the big fire of 1906, the premiums received are little more.

The premiums in 1904 amounted to \$3,141,000, and in 1915 to \$3,883,800, while ten of the leading companies doing the largest business wrote risks amounting to \$54,010,295 in 1904, and to \$102,548,777 in 1915. In 1907 the premiums collected were \$5,700,000, a reduction of over \$1,800,000 since that year being shown by comparison with the premiums of 1915.

The basal rates for various classes of construction have been gradually lowered as follows:

	Class A	Class B	Class C
1908	\$0 42	\$0 48	\$0 67
1910	35	40	57
1912	31	36	51
1915	29	33	45

“San Francisco rates in the aggregate are materially lower than those of Los Angeles, Portland, Salt Lake City and Oakland,” the Board officials say, “There has been a general change in the physical conditions of San Francisco since 1905. Buildings east of Van Ness avenue are now better constructed and enjoy a lower rate. The solidly built outside frame mercantile districts did not exist in 1905, and the rates on them are somewhat higher, the rates on the dwelling houses in the near vicinity being also affected.”

Committees from the Mission street and Fillmore street merchants told of high rates still charged on those thoroughfares and asked for a reduction. The supervisors requested the Board of Underwriters to furnish a statement of losses paid annually in this city so as to make a comparison with the yearly premium income, and took the matter under advisement.

The Metropolitan Town Mutual Fire of St. Louis is in the hands of a receiver.

The British America

The total assets of this Toronto company are now \$2,530,426. The unearned premium liability, Canadian standard, is \$1,360,994. The surplus to policyholders is \$842,373. Premiums totaled \$2,200,084, with a good underwriting profit. The Coast representatives are Miller, Henley & Scott, San Francisco.

Connecticut Insurance Report Part I, 1916

The first cloth-bound state annual report to reach us this year is that of Connecticut, Burton Mansfield, insurance commissioner. It always does.

The 166 companies in Connecticut took in \$291,870,266 fire premiums and \$34,833,716 marine premiums and paid out \$174,372,525 losses last year. This is about 53.37 percent losses paid out of the \$326,700,982 premiums collected.

Surplus funds made large gains.

Peace Insurance Rates in London

During the past few days a certain amount of “peace insurance” has been accepted by London underwriters. The rate covering the “risk” of peace not being declared by the end of the present year is now 70 percent, which indicates that in underwriters’ opinion the odds are seven to three against peace being declared by December 31. On the other hand, the risk of peace not being declared by June 30, 1917, is accepted at 40 percent, indicating that the odds are considered to be six to four on peace within 14 months.—The Times.

The Royal leads in American underwriting gain in surplus last year—\$963,663. The Etna is next—\$743,286.

Texas preventable fires show no decline, notwithstanding all efforts to reduce the fire waste in that state.

Expenses to earned fire premiums in the United States are 41 percent.

The daily press prints an account of the suicide of W. H. Robinson, the cashier of the Pacific States Fire.

LIFE INSURANCE

Nylic Man Complains

An old agent for the New York Life, a "Nylic" man, while rejoicing over the pension paid him by the company, complains that the rights of agents in the Nylic class are in no way protected by the company. It is useless to complain, for the company knows the agent will not leave the company's service and forfeit his pension. He must work for it, though a goodly part of his proper business is swiped without redress. This old agent complains that the New York Life employs as an agent anybody and everybody who can or possibly can secure a single application. The great majority of such "fly-by-night" agents know nothing and never will know anything about insurance. It does not pay to instruct them for they are doomed to speedy failure. A few acquaintances and sympathizing friends take out policies, after which there is a little prowling and trespassing on the Nylic man's experienced work to their hurt—and then the New York Life's temporary galoot, squeezed dry, is flung out. He has not made good. Nobody ever expected he would. But the New York Life appears to be willing to demoralize life insurance work, and injure its regular agents, by employing these impossible agents briefly for the sake of the few new policies they can secure from relatives and friends. The enormous lapsings of the New York Life are partly explained.

Splendid Results Of Life Insurance

The president of the Equitable Life Assurance Society of London says it is not an exception for his company to pay twice the original sum assured "when a policy falls in," for it did so last year in half the cases payable at death. On the average this British office paid about \$12,000 instead of \$5,000 originally insured. In a hundred years this average result has not been beaten. On the average the Equitable returns two and a half times the premium paid; which is equivalent to returning all

premiums paid plus 3½ percent compound interest.

Canvassing

It pays to be honest. It pays to so fully and clearly explain the contract, and give a policy fitting purse and needs, that you will be a welcome caller at any time and may confidently ask introductions or recommendations to the applicants' relations and acquaintances.

Canvassing or soliciting life insurance is a business of averages. The number of sales made per 100 of calls is not less than that of any other kind of offerings made to strangers generally.

The traveling solicitor or salesman of any kind knows that he must meet many failures to sell but he also knows that with good merchandise and some skill and more industry a fair percentage of his calls will result in sales. Let the life solicitor never forget that he is offering good merchandise—none better—which men of good judgment are buying every day.

The solicitor, especially the new man, should keep a daily record of his calls and of the failures and successes.

I believe that every life insurance policy should be on the endowment plan, payable, at any selected age, either in cash down or in annual instalments. Then nobody would "have to die to win." Everybody would "live to win."

The Ohio court of appeals has awarded Wilbur S. Tupper \$13,125 back salary owing him by the Pioneer Life of Kansas City. Now Wilbur can afford to buy and run awhile any little old insurance journal.

The Modern Woodmen of America face a large deficit—a long face, too.

The West Coast-San Francisco Life, writing industrial policies also, has more policyholders than any other company west of Chicago.

TIPS AND CLIPS*Endowment Life Policy—*

No form of saving can take the place of endowment insurance because saving is dependent upon continuance of life, whereas the endowment policy guaranteeing the the amount desired at a stipulated date matures immediately at death.

Saving is at the mercy not only of death but of permanent total disability from accident or disease but the endowment policy immediately matures in case of permanent total disability, and the insured begins to receive an annuity for life, the balance of the instalments unpaid at his death being paid to his beneficiary.

Endowment policies are particularly adapted to providing a fund for the education of children, for the paying off of mortgages, and for saving. It also provides a method of saving which voluntary saving does not.—The Travelers.

Approaching Prospects—

You must get your prospect's attention. If he is doing something else, don't explain anything. First get his attention and then drive home one or two plain, simple truths about life insurance. Have him read one of the big features in the policy that you believe will interest him. Pound away gently on that. Many are persuaded through the eye more than through the ear. When interest is aroused go right on and get the order. Always present the application blank and urge him to sign. Don't talk too much! Don't talk too fast! Give your prospect a chance to hear and understand and give you his order.

The city man planning to visit small towns and country districts should secure letters of introduction from his city banker, doctor and merchant to the leading men in the community where he is going. In this way he at once has a standing in the little community. He should begin his canvass with the biggest and best people, as they are worth while and their influence is tremendous among their followers. Short personal letters from those you have previously written and letters of introduction to the first few people you ought to canvass, will open

wide the door of opportunity, and then it is simply up to you to get uninterrupted interviews with one after another. Win their confidence by your pleasing personality and candid, tactful manner, and after presenting your company, the policy and application blank, enter into the persuasive stage and get the signatures on the dotted line.

A. S. Elford.

Don't Scatter—

Never scatter your energy over a territory or field that is larger than absolutely necessary. Practice intensive cultivation. When you have discovered a good field, work it for all it is worth. Never break a chain of prospects to hunt for something in greener pastures which may not be so green when you reach them. We have in mind three excellent examples of the excellence of intensive cultivation. L. K. Mason, general agent for the company at Hastings, Iowa, has had remarkable success in writing insurance on the lives of men belonging to the same families. In several cases he has written about \$40,000 of insurance on various members of one family. The same is true in the case of A. E. Nickelson, general agent for the company at Sioux Falls, South Dakota. William Bacon, general agent at Dallas, Texas, has varied the program by writing a large amount of insurance on the lives of officers and employees of a single bank in Greenville, Texas. In all these cases the results have been achieved in less than two years and in each case the general agent has the field cultivated for still greater success along the same lines. These are only a few examples that might be cited and since example is better than precept, they are the best kind of an argument for you to accomplish the same thing. Bankers Life Grit.

Bankers' Life May leaders include I. N. Thompson, D. M. Thies, F. G. Mueller and A. L. Bradley of California; and G. B. Burke of Washington.

T. M. Morgan, vice president and actuary of the Northern Life Ins. Co. of Seattle, has been, for some time past, recruiting his health and strength in balmy San Diego.

MISCELLANEOUS

A Plate Glass Warning

That the repeated efforts made by this company during the past three years, through the medium of the Bulletin and otherwise, to encourage cooperation in the maintenance of proper rates and practices were timely has been shown by the abnormal changes in the market price of glass since January 1, 1916. And while other companies may have taken a different course, we believe that it has been demonstrated to our agents that the conservative methods observed by this company, in the face of great demoralization, were wise, and that, consequently, we are in a much better position to withstand the exceedingly heavy increase in the cost of loss adjustment this year.

There has been a rise in the market price of glass to such an extent that in some sections of the country we shall have to pay fifty percent more for replacement than we should have had to pay prior to December 31, 1915. And, according to authentic reports which we have received, the limit has not yet been reached. We are informed that this action on the part of the dealers and manufacturers is not due solely to an effort to recoup losses which they claim to have sustained by reason of the low price of glass in 1915, but is in part attributable to the difficulty of securing labor in the districts where the factories are located. It is claimed that a great deal of the scarcity is brought about by the requirements of the steel manufacturing plants, which pay higher wages than any other class of industry. Also it is claimed that the materials used in the manufacture of glass have substantially increased in price, thereby increasing the cost of manufacture.

Local warehouses are experiencing a shortage of glass, by reason of freight congestion throughout the country. The representative of one warehouse informed us recently that sixty carloads of glass which left the factory six weeks previously had

not yet reached their destination. Drafts on existing stocks have substantially reduced the supply of glass available, and render it difficult to meet current orders because of outstanding contracts that must be filled. These conditions, of course, bring about a higher cost in such centers, and to a certain extent eliminate competition on the part of small dealers, who, as a rule, buy from the larger warehouses.

In New York City the price of glass set in the frame, prior to December 31, 1915, was 90 and 30 off the dealer's list. Just before this was written, the price was increased to 90 off; or, in other words, a plate that would have cost us set, in the latter part of 1915, \$28.00 now costs \$40.00. When it is considered that our liability is underwritten at a rate calculated to give a normal loss ratio on the old price of glass, one can appreciate the extent of loss which the companies will suffer, if steps are not taken immediately to provide a higher rate of premium.—Fidelity & Casualty Monthly Bulletin.

February and March Embezzlements

Press notices and dispatches, as collated by the bonding department of The Fidelity and Casualty Company of New York, indicate, for the months of February and March, 1916, the following defalcations:

	February 1916	March 1916
Banks and trust companies	\$12,849	\$387,400
Public service	35,201	39,173
Benefit associations	2,077	3,023
General business	45,385	365,752
Insurance Companies	50,260	321
Transportation companies	3,300	41,491
Courts and trusts	26,100	8,000
Miscellaneous	6,665	11,752
Totals	\$181,837	\$856,912

Louis H. Fibel, president of the Great Eastern, died on May 1, after a successful surgical operation.

Why doesn't somebody discover an antidote for the poison alcohol.

Steam Boiler And Explosives

That insured was part owner of a steam engine used in operating a sawmill, and met his death by an explosion of the boiler, is not engaging in or using explosives within the meaning of a life policy. — *Anchor Life Ins. Co. v. Meyer*, 111 N. E. 436.

Guarantee to Replace Is Insurance

A corporation, which proposed by contract to care for plate glass for a fixed term for a certain consideration, and to replace the glass, if broken within the period of the contract, was attempting to do an insurance business.—*People v. Standard Plate Glass & Salvage Co.*, 156 N. Y. S. 1012.

It is the unusual custom to sell goods with a guarantee to repair, replace and otherwise make good for a year or more; and also to repair and replace with a guarantee covering a year or more.

If a man sells a watch or an automobile with a guarantee for a year is he also "attempting to do an insurance business?" is he subject to supervision of a state insurance official and to penalties for doing business illegally and with insufficient capital?

Impaired—Cuts Rates And Pays Excessive Commissions

The Guardian Casualty & Guaranty was recently examined by two state departments—California and Oregon. On October 18, 1915, the examiners found the company was impaired in a nominal sum. The California examiner increased the unearned premium reserve \$60,000. He found the average loss ratio on liability business for four years was 75 percent. The present loss reserve indicates a heavy compensation loss also. The Agency Co., general agent, it appears, has far too liberal a contract. One of the examiners says this Salt Lake company has been writing at cut rates hazardous lines which some companies decline to write at any rate. Also, that the company has been paying excessive commissions. The Agency Co. has a contract running until July 10, 1919, with 45 percent

commissions on accident and health business, 40 on burglary, 30 on surety and fidelity, 42½ on plate glass; 30 on automobile, boiler, etc.

Answers

F. R. R. — We cannot conscientiously recommend any fountain pen.

The California appellate court last week affirmed the judgment of the lower court which awarded \$2500 to Ernest Claxton for the loss of his eye. While Claxton was on a vacation in 1913 a cow switched its tail and struck him in the left eye. A cataract developed and caused the loss of the eye. Claxton had an accident policy with the American Casualty Company, who appealed from the lower court's judgment on the ground that a cause of action had not been shown.

Secretary T. E. Gaty has been elected a vice president of the Fidelity & Casualty Co., and has the title vice pres.-secretary.

Prof. A. W. Whitney has resigned the management of the Workmen's Compensation Bureau.

The Insurance Federation of California has organized as follows: J. R. Moloney of the *Ætna Fire*, president; B. L. Davis of J. B. F. Davis & Son, member Insurance Brokers' Exchange of San Francisco, vice president; M. O. Robbins, president California State Local Agents' Associations, Santa Ana, second vice president; W. R. Porter, Western States, third vice president; R. A. Rowan, of the Maryland Casualty, Los Angeles, fourth vice president; C. A. Henry, of Wayman & Henry general agency, San Francisco, treasurer.

Losses are light in this field, at present, and the adjusters are "enjoying" a well earned rest. Incendiary fires continue, however—and unrecorded.

Expense Ratio.—Formerly the fire expense ratio was 32 percent. It is now 41 percent.

Pacific West Fire Business

By States in 1915

	Washington		Oregon	
	Prems.	Losses	Prems.	Losses
Reported to the Coast Review				
Aetna	\$183,108	\$ 97,570	\$ 66,861	\$ 71,780
Aachen & Munich	16,702	9,371	5,366	8,404
Agricultural	31,941	30,429	18,447	7,249
Alliance	17,257	15,656	9,294	8,680
American Central	53,398	38,847	25,740	30,876
American, N. J.	42,043	31,543	15,404	6,768
Atlas Assurance	59,019	39,882	23,299	37,378
Automobile	13,165	3,478	5,666	744
Boston	18,803	*6,591	5,219	*1,142
British America	16,703	5,823	2,421	360
California	48,854	40,411	42,109	36,395
Caledonian	41,766	29,660	15,461	11,825
Caledonian-American	4,066	1,716	. . . . .	. . . . .
Camden	32,589	26,738	17,210	17,639
Capital	2,595	1,575	2,296	887
Century	6,594	3,754	3,013	403
Citizens	22,516	23,964	10,831	7,772
City of New York	31,175	11,046	9,181	9,910
Colonial Fire Underw.	32,047	14,485	10,495	6,951
Commercial Union Assur.	86,234	61,439	52,404	50,915
Commercial Union, N. Y.	7,140	4,135	4,427	6,201
Commonwealth, N. Y.	16,348	8,999	14,702	11,952
Concordia Fire	12,707	6,462	4,781	5,017
Connecticut Fire	49,952	26,890	31,072	30,461
Continental	125,905	83,153	43,687	47,767
Detroit F. & M.	4,628	7,046	6,094	2,213
Dubuque	1,488	2,481	10,497	3,405
Equitable F. & M.	12,884	9,786	6,393	5,018
Firemens	43,341	48,186	21,726	23,334
Fireman's Fund	171,042	115,872	59,171	52,853
Fidelity-Phenix	74,102	57,243	30,359	29,412
Fire Association	43,180	35,572	28,731	31,122
First National	4,208	3,352	3,706	3,671
Franklin Fire	19,277	11,728	10,297	16,379
German Alliance Ins. Ass'n	6,747	5,416	4,704	2,780
German American, N. Y.	111,802	79,765	76,364	52,895
German-American, Pa.	4,962	6,120	6,705	2,523
General	5,330	2,097	4,615	2,557
Germania	40,296	40,023	31,983	41,144
Girard F. & M.	8,860	5,586	4,387	3,671
Glens Falls	21,066	14,250	12,932	15,237
Globe & Rutgers	56,178	52,253	35,172	17,125
Globe Underwriters	1,258	1,418	1,698	375
Granite State	10,737	6,156	. . . . .	. . . . .
Hartford Fire	172,230	107,483	82,171	66,058
Hamburg-Bremen	6,346	11,371	2,821	287
Hamilton	2,130	65	1,414	703
Hanover	34,767	28,294	9,119	4,223
Home, N. Y.	103,577	104,021	73,158	73,186
Home of Utah	7,852	6,616	. . . . .	. . . . .
Imperial	10,340	7,897	7,225	3,890
Ins. Co. of North America	75,973	52,754	36,831	25,525
Ins. Co. State of Penn.	40,852	38,711	28,371	18,184
Law Union & Rock	23,595	25,612	12,160	16,040
Liverpool & London & Globe	156,687	114,205	91,650	77,367
Liv. & Lon. & Globe, N. Y.	*2,715	55	17,190	6,524
London Assurance	117,874	86,602	59,655	53,762
London & Lancashire	78,340	65,846	59,619	56,460
Mechanics & Traders	10,696	2,703	. . . . .	. . . . .
Mercantile F. & M. Und.	6,508	316	4,427	7,575
Mercantile of A.	2,107	157	1,351	. . . . .

* Paid

(36)

	Washington		Oregon	
	Premis.	Losses	Premis.	Losses
Merchants, N. Y.	\$ 10,402	\$ 5,092	\$ 7,762	\$ 2,445
Merchants, Colo.	7,054	4,981	15	
Michigan F. & M.	10,023	5,191	5,191	7,337
Michigan Commercial	9,703	10,118	6,900	4,673
Milwaukee Mechanics	81,004	48,883	51,936	28,835
Minnesota Underwriters . . .	9,401	8,665	7,021	3,973
Montana Fire	4,696	1,796	1,961	1,035
National Ben Franklin	9,846	2,261	17,294	8,217
National Fire	95,705	74,087	60,249	41,972
National Union	50,548	28,421	36,799	25,428
Nationale	6,352	4,660	4,768	796
Newark	16,776	8,887	14,732	10,572
New Brunswick	17,786	8,814	14,725	16,093
New York Underwriters	52,088	26,507	31,632	25,586
New Hampshire	58,258	23,760	11,939	8,863
New Jersey Fire	3,014	8,708	3,308	2,818
New Zealand	55,077	35,041	39,570	37,791
Netherlands	10,123	5,569	12,924	8,369
Niagara Fire	77,757	72,228	72,661	37,592
Niagara Detroit Und'rs	10,872	7,207	15,147	12,380
Northern Assurance	100,505	76,328	68,196	48,077
Northern, N. Y.	20,020	12,242	4,680	5,399
Nord Deutsche	12,187	13,892	9,708	7,059
North Brit. & Merc.	121,048	58,211	73,859	52,878
North River	25,579	28,292	12,957	7,930
Northwestern Mutual	429,040	180,618	35,724	20,084
Northwestern National	77,457	55,505	44,050	27,070
Northwestern F. & M.	3,516	1,717	11,807	5,671
Norwich Union	81,412	60,266	56,658	26,375
Old Colony	3,418	*2,687	2,002	*148
Orient	39,105	18,660	36,503	13,130
Pacific States	19,865	21,098	33,075	19,865
Palatine	36,886	26,032	18,951	17,097
Peoples National	4,178	4,276	2,531	1,990
Pennsylvania Fire	44,688	35,859	22,796	20,812
Philadelphia Underw.	25,829	18,492	10,626	8,021
Phoenix Assurance	69,466	42,867	53,480	47,500
Phoenix, Hartford	93,305	68,199	53,478	35,198
Phenix Fire	9,691	5,956	4,785	6,429
Prussian National	28,569	21,658	17,479	14,054
Prov.-Wash.	28,684	*18,397	14,047	*3,443
Queen Ins. Co. of America . . .	89,822	56,468	67,568	48,344
Reliance	13,548	10,093	7,083	5,495
Rhode Island	11,634	6,878	5,352	6,112
Royal Exchange	29,212	30,560	12,196	16,069
Royal	147,733	105,747	84,508	88,286
Scot. Union & National	62,867	30,840	27,315	29,633
Security	27,124	15,380	12,005	11,767
Springfield	101,869	69,177	52,961	40,246
Standard	11,654	8,366	5,539	1,948
Sterling	1,150		1,034	1
St. Paul F. & M.	60,675	39,232	32,645	46,504
Stuyvesant	42,636	22,652	15,373	21,067
Sun of London	59,267	34,861	39,667	31,264
Svea	56,901	33,333	18,174	14,850
Union	6,757	2,483	4,569	4,735
Union Assurance	43,523	34,871	24,524	27,403
United States	8,078	2,792	8,161	5,877
Urbaine	3,707	77	2,340	1,277
Vulcan	9,773	4,886	7,841	1,454
Western Assurance	25,857	15,508	13,797	16,902
Westchester	32,749	19,940	16,585	16,321
Williamsburg City	39,904	28,683	13,245	8,655
Yorkshire	25,670	5,771	13,454	13,197

* Paid

	Idaho		Montana	
	Reported to the Coast Review			
	Premis.	Losses	Premis.	Losses
Aetna	\$ 31,414	\$14,881	\$ 69,013	\$ 34,918
Aachen & Munich			9,226	649
Agricultural	6,633	6,236	7,665	1,707
Alliance	3,169	1,344	13,732	11,603
American Central	19,221	11,721	45,391	24,680
American, N. J.	8,499	6,050	17,982	7,961
Atlas	16,182	10,422	27,216	8,461
British America			23,560	7,131
Caledonian			11,220	4,685
California	13,278	6,703	22,938	10,272
Capital	710	34	1,775	2,361
Colonial	7,217	8,361	9,636	610
Commonwealth, N. Y.	5,646	4,002	6,834	4,662
Commercial Union Assur.	27,797	22,015	28,495	35,942
Commercial Union, N. Y.			4,381	1,307
Concordia Fire	4,486	5,620	6,232	1,587
Connecticut Fire	16,428	5,021	36,110	18,391
Continental	40,215	25,714	33,653	8,799
Delaware Underwrs.	4,834	7,397	7,001	2,362
Detroit F. & M.	3,161	2,393	3,136	60
Dubuque F. & M.	4,674	1,001		
Equitable F. & M.	2,043	601	2,160	1,208
Fidelity-Phenix	16,884	9,097	40,903	20,451
Fire Association	13,562	6,665	24,505	15,441
Fireman's Fund	37,387	20,311	94,757	33,688
Firemen's			10,357	1,730
First National	3,157	544		533
Franklin			8,547	4,582
German Alliance Ins. Assn.	1,214	318	6,642	1,926
German American	23,127	10,497	95,726	57,251
Germania	13,046	14,391	16,310	6,030
Girard			3,462	2,526
Glens Falls			8,369	2,442
Globe Underwrs.	1,787	1,841		
Globe & Rutgers	9,164	8,864	461	6
Hamilton	132			
Hamburg-Bremen	2,084	490	1,139	1,133
Hanover			14,857	7,384
Hartford Fire	82,194	47,105	91,946	32,782
Home, N. Y.	81,787	37,664	82,226	78,685
Home, Utah	15,326	14,446	1,858	864
Imperial	693	505	2,754	1,142
Ins. Co. North America	25,885	20,686	49,996	47,017
Ins. Co. State of Penn			8,751	8,738
Law Union & Rock	9,392	8,670	13,303	4,879
Liverpool & Lon. & Globe	36,001	16,937	73,976	17,816
Liv. & Lon. & Globe, N. Y.	1,286	4	2,556	—22
London Assurance	22,755	15,135	42,719	21,308
London & Lancashire	11,713	10,045	20,388	13,942
Mercantile F. & M. Und.	3,036	3,107	4,621	3,701
Merchants, Denver	4,235	7,626	8,026	5,985
Merchants Fire, N. Y.			8,026	5,985
Michigan Commercial			4,236	2,285
Michigan F. & M.	2,069	45	6,143	2,210
Milwaukee Mechanics	16,840	9,381	13,343	7,388
Minneapolis			24,392	17,518
Minnesota Und.	2,762	412	4,170	1,889
Montana Fire	701	31	34,792	12,924
National Fire	23,900	1,536	36,967	5,383
National Union	30,307	9,161	17,569	9,947
New York Under.	15,194	2,796	17,325	5,819
Newark	3,861	5,082	5,042	3,964
New Hampshire			15,877	3,915
New Zealand	11,705	6,437	14,740	5,467
Niagara-Detroit	4,913	1,950		
Niagara Fire	17,610	3,866	20,898	11,803
North Brit. & Merc.	27,986	26,943	34,545	9,061
Norwich Union	25,261	13,374	41,171	20,372
Northern, N. Y.	2,377	1,632	4,552	4,128
Northern Assur.	28,850	16,742	47,215	23,507
Northwestern Mutual	51,637	11,071		
Northwestern National	22,254	12,852	37,293	21,655
Orient	7,229	5,890	6,262	4,498
Palatine	11,447	19,485	20,336	14,126
—Minus				

	Idaho		Montana	
	Premis.	Losses	Premis.	Losses
Pennsylvania Fire	\$ 10,700	\$ 7,043	\$ 20,548	\$ 8,235
People's National	2,308	6,385	16,108	12,247
Philadelphia Underwrs	4,477	2,881	14,901	8,085
Phoenix Assur.	14,202	14,189	24,442	17,355
Phoenix, Hartford	16,682	8,567	40,352	17,097
Providence-Washington	6,527	*2,930	10,476	*14,044
Prussian National	12,527	6,040	8,406	1,502
Queen Ins. Co. of Amer.	24,624	20,306	33,635	23,597
Rocky Mountain . . . . .	..	..	23,414	5,655
Royal Exchange	5,879	2,654	8,698	3,099
Royal	38,837	17,086	61,004	23,780
Scot. Union & National	14,580	10,461	26,141	12,902
Security . . . . .	..	..	17,101	9,132
Springfield	30,334	26,543	58,904	19,768
St. Paul F. & M.	27,546	17,650	54,249	25,238
State Assurance . . . . .	..	..	4,986	1,049
Sterling	216	..	1,780	150
Sun of London	13,533	10,802	26,689	13,703
Svea	13,396	6,955	27,695	13,138
Twin City . . . . .	..	..	45,987	29,488
Union Assurance	12,479	23,294	14,091	7,944
Vulcan	2,762	967	8,782	8,294
Westchester	7,128	4,730	10,375	9,302
Western Assurance	4,869	5,148	6,220	4,662
Yorkshire	5,086	97	14,634	9,415

* Paid

Colorado

Hawaii

Reported to the Coast Review

	Premis.	Losses	Premis.	Losses
Ætna	\$ 57,139	\$20,228	\$ 9,137	\$ 6
Aachen & Munich	28,930	9,021	..	..
Agricultural	22,573	8,617	1,818	35
Allemania	13,077	6,241	..	..
Alliance	4,640	488	2,736	7
American Central	16,274	6,422	6,604	1,288
American, N. J.	49,331	20,940	..	..
Arizona	84	..	..	..
Atlas	29,772	5,263	..	..
Boston	4,789	694	..	..
British America	22,027	12,745	1,841	..
California	18,211	9,328	13,767	578
Caledonian	40,152	20,706	..	..
Camden	9,325	725	1,540	24
Capital	497	..	177	3
Century	1,439	3,263	..	..
Citizens, Mo.	9,001	3,009	..	..
Colonial	20,929	6,733	6,666	2,900
Commercial Union Assur. . . .	64,267	12,932	15,458	1,592
Commercial Union, N. Y. . . .	8,288	1,253	500	1,509
Commonwealth, N. Y.	6,159	481	..	..
Concordia	14,991	6,638	1,166	..
Connecticut Fire	49,872	17,527	2,068	..
Continental	116,060	38,230	..	..
County Fire	2,118	783	..	..
Detroit F. & M.	12,323	2,819	417	9
Delaware Underw.	8,894	5,690	3,712	..
Dubuque	13,285	9,61	..	..
Equitable F. & M.	2,743	1,192	889	1,117
Fire Association	34,587	5,143	10,911	6,632
Fidelity Phenix	65,433	11,087	..	..
Firemens	29,126	8,202	..	..
Fireman's Fund	85,907	41,893	17,712	2,461
First National	3,543	1	333	92
Franklin Fire	7,288	5,711	..	..
General	2,478	2,083	..	..
German Alliance	5,806	2,495	996	..
German-American	141,838	106,122	16,043	2,956
Germania	24,303	8,730	..	..
German, Pa.	15,858	5,502	..	..
Glens Falls	13,566	8,532	..	..
Globe Underwriters	189	..	..	..
Globe & Rutgers	18,865	9,981	11,013	4,361

	Colorado		Hawaii	
	Premis.	Losses	Premis.	Losses
Hamburg-Bremen	\$ 11,648	\$ 1,846	\$	\$
Hanover	28,583	7,521		
Hartford Fire	200,440	128,279	14,104	* 1,013
Home Fire of Utah	6,910	2,880		
Home of N. Y.	174,144	140,677	18,672	
Humboldt	6,394	422		
Imperial	3,439	178	2,797	2
Ins. Co. of North America	76,609	20,951	11,197	526
Ins. Co. State of Penn.	29,042	8,428		
Law Union & Rock	11,453	5,138		
Liverpool & London & Globe	91,419	43,461		
Liv. & Lon. & Globe, N. Y.	5,038	1,874		
London Assurance	37,679	10,098	19,815	
London & Lancashire	31,473	6,022	22,142	3,102
Mercantile F. & M. Und.			1,137	1,923
Mechanics & Traders	6,286	847		
Merchants, Colo	45,462	12,629		
Mercantile of A.	6,405	1,356		
Merchants, N. Y.	2,228	3,145		
Michigan F. & M.	7,241	1,550	196	
Michigan Commercial			3,054	
Milwaukee Mechanics	15,665	1,745		
Montana Fire			180	
National Ben Franklin	64,164	18,295		
National Fire	60,280	14,652	11,207	3,581
National Union	36,390	30,951	4,985	1,000
Nationale	36,390	30,951		
Newark	15,087	4,850	1,090	
Netherlands	1,997	1,513		
New Brunswick	6,065	3,797		
New Hampshire	16,703	9,279		
New Zealand	30,176	9,720	13,185	2,429
Niagara-Detroit Und.			1,602	53
Niagara Fire	27,683	11,494	8,937	811
Nord Deutsche	5,367	229		
Norwich Union	48,601	19,684	9,584	2,489
North British & M.	43,570	12,102	12,654	2,966
Northern, N. Y.	6,368	316	1,926	1,030
Northern Assurance	48,072	9,738		
Northwestern National	36,420	5,272		
Northwestern F. & M.	1,998	21		
Occidental, N. M.	442	1,500		
Old Colony	1,255	62		
Orient	12,706	7,461	3,288	29
Palatine	27,699	8,736	3,792	2,531
People's National	6,287	2,555		
Pennsylvania	33,891	14,003		
Phoenix Assurance	12,411	469	6,462	30
Phoenix of Hartford	45,487	13,224	6,459	602
Providence-Washington	28,130	8,317	1,873	
Prussian National	15,919	14,432		
Queen Ins. Co. of America	32,143	16,858		
Reliance	11,434	4,532		
Rhode Island	7,722	2,288		
Royal Exchange	17,381	9,404		
Royal	55,549	17,744	29,035	773
Scottish Union & National	37,959	9,427	6,359	
Security	23,807	6,684		
State Assur.	5,057	3,154		
St. Paul F. & M.	36,850	12,239	5,807	2,253
Standard	3,839	560		
Springfield	63,153	24,707	16,101	615
Stuyvesant	7,070	1,210		
Sun	25,097	10,772		
Svea	39,125	15,610	2,882	251
Union	4,531	327		
Union Assurance	8,434	3,019		
United States	5,610	1,365		
Urbaine	1,657	1,849		
Vulcan	3,661	962	2,716	
Western Assurance	31,076	9,378	2,904	
Westchester	30,930	12,475	2,107	24
Williamsburg City	20,396	8,238		
Yorkshire	987	1,849	5,581	1,938

* Paid

(40)

INSURANCE OF ALL KINDS

Pittsburg L. & T. Policyholders Are Dissatisfied with Dividends

We are informed that (reinsured Washington Life) policyholders are very much dissatisfied with the declining dividends now paid by the Pittsburg Life & Trust Ins. Co., the reinsurer of the Washington Life, California Life and other companies. It is asserted that the dividends now paid are considerably less than those previously paid. The disappointed policyholders want to know why.

Did They Hustle? If Not, the Agents May Pay

A Duluth lumber company phoned an agency for \$40,000 more insurance. The agency had time to get a few binders but there was \$15,000 lacking when a barn near the lumber yard caught fire during a gale. And then the cautious insurers declined to bind. Whereupon the lumber company prepared to sue the agency for not hustling for the remaining \$15,000 insurance.

No More Reciprocity For This Reciprocal

In Shreveport, La., there is a firm of wholesale grocers who say "never again." They were "insured" in the Wholesale Grocers' Reciprocal Indemnity Exchange of St. Louis, and paid it board rates for three years. The insured firm (Foster & Glassell) were promised a rebate or dividend out of the earnings. But the dividend never materialized, and besides the premium, the insured paid \$357 as the due share of the losses of the exchange, making the total cost two and a quarter times the cost of joint stock company insurance.

Hilo.—The First Trust Co. issues a very useful and original wall calendar, on the April page of which we read: "One whole department of this institution is given over to insurance: it is an insurance store. When we talk insurance with you, we consider only the matter of giving you the right

kind of insurance. Our reputation and our business is at stake if we oversell you or sell you the wrong kind of insurance. This is your protection." This is not talk to the marines, but is sensible talk by one Mariner of one island. This calendar gives the arrival and departure of ships.

Best's Policy Analyses 1916 Edition

Here it is—Policy Analyses and Dividend Illustrations, by Alfred M. Best Co. Inc., New York city, N. Y. All United States and Canadian and branch legal reserve companies included. Leather bound, 432 pages.

The 23 questions put and answered supply much practical information. The 20-payment life form is used for the comparative analyses. In the dividend illustrations under annual div. pols. there are shown the dividends payable this year on policies issued each year since 1896; also net costs on pols. issued in 1911, 1906 and 1896.

Appeal Bonds

By reason of an exceedingly heavy loss ratio in the past few years on appeal bonds, discharge of mechanics lien bonds, and other bonds known as monetary obligations, the National Surety Company has adopted a plan of handling such business on a banking basis rather than upon a surety basis; for instance, when an appeal bond is needed the National Surety Company figures that it would cost the applicant 4 percent, 5 percent or 6 percent interest to borrow the money, and collateral of the very best class would be required by the bank; consequently the National requires the applicant for the bond to pay about the same rate per annum for the bond that would be charged by the bank if the applicant borrowed the money and paid the judgment.

The New Amsterdam now has \$1,000,000 capital and \$426,899 net surplus.

The Union Casualty has reinsured all its business.

COAST STATES LIFE BUSINESS

	CALIFORNIA		WASHINGTON	OREGON
	Written in 1914	Written in 1915	Written in 1915	Written in 1915
Ætna	\$3,393,302	\$3,713,579	\$1,094,933	\$ 269,960
American Bankers . . . . .	.	.	15,000	.
American Central . . . . .	.	.	218,870	144,360
American National	387,000	272,234	.	39,500
Amicable . . . . .	.	27,000	57,500	.
Bankers	2,109,600	2,148,200	719,200	158,500
California State	4,840,534	4,987,823	88,500	344,445
Canada . . . . .	.	.	150,016	.
Central . . . . .	.	.	861,950	.
Columbia	340,253	24,147	432,829	.
Columbian National	542,538	594,568	540,724	203,694
Connecticut Mutual	1,520,652	1,223,100	400,360	307,506
Continental	879,395	393,769	402,207	435,602
Equitable	6,086,755	9,210,521	1,756,657	1,257,084
Equitable (Iowa) . . . . .	.	.	424,983	.
Fidelity	411,673	457,539	188,107	156,058
Great Republic	3,112,913	2,619,696	.	.
Germania	539,315	545,949	.	69,500
Home	473,272	535,680	16,952	28,000
Idaho . . . . .	.	.	399,000	639,000
International	532,708	161,291	257,002	36,149
Kansas City . . . . .	.	.	26,000	15,500
Manhattan	438,937	239,479	.	102,005
Massachusetts	1,045,310	3,936,797	855,402	487,526
*Metropolitan	8,314,268	9,445,306	2,142,662	1,099,174
Missouri State	764,399	651,123	68,281	147,793
Montana . . . . .	.	.	211,885	.
Mutual Life	4,960,465	6,006,543	2,964,898	2,004,130
Mutual Benefit	2,413,156	2,501,211	1,013,359	848,393
National Life (Chicago)	651,247	430,723	449,772	445,691
National Life (Montpelier)	743,751	804,882	384,332	.
New England	1,111,307	1,451,309	196,121	392,119
New York	10,544,720	11,426,488	4,631,095	1,718,527
New World	113,000	371,500	475,745	183,500
North American . . . . .	.	.	137,820	.
Northern Life . . . . .	.	.	3,478,309	.
Northwestern	4,827,580	4,569,020	2,752,900	1,192,647
Northwestern Nat'l	40,035	166,016	38,976	21,642
Occidental	3,378,564	3,527,980	2,000	89,500
Pacific Mutual	6,057,786	5,866,389	310,719	201,351
Penn	2,686,322	2,663,125	1,091,083	645,135
Philadelphia	967,839	556,290	.	.
Pittsburg	929,608	382,320	.	119,250
Phoenix	1,399,069	926,912	121,031	.
Provident	2,937,836	1,927,599	217,303	409,449
*Prudential	4,337,533	5,225,653	2,338,861	696,255
Prussian . . . . .	.	.	.	778,777

Coast States Life Business—(Continued)

	CALIFORNIA		WASHINGTON	OREGON
	Written in 1914	Written in 1915	Written in 1915	*Written in 1915
Reliance	661,116	992,776	391,000	225,500
Reserve Loan . . . . .	. . .	. . .	. . .	305,658
Scranton	269,000	150,264	. . .	. . .
State	573,782	446,011	. . .	. . .
Scandia . . . . .	. . .	. . .	151,062	. . .
Security	179,646	214,427	. . .	52,287
Security Mutual . . . . .	. . .	. . .	64,158	13,251
Travelers	2,619,581	3,414,754	1,191,979	571,257
Union Central	1,150,215	1,567,729	559,886	71,250
Union Mutual	441,529	876,665	250,559	111,353
Union Pacific . . . . .	. . .	. . .	600,219	259,500
*West Coast-San Francisco	2,323,358	2,822,025	408,617	592,294
Western States	3,656,125	4,188,140	434,050	411,500
Western Union . . . . .	. . .	. . .	3,408,307	534,500

*Industrial business not included.

Correction of the Seattle Considine Building Sale Report

New York Life Insurance Company loaned \$350,000 to Sullivan & Considine, Inc., with a personal bond of Timothy D. Sullivan and John W. Considine, secured by mortgage on property at the southwest corner of Third avenue and Madison street, Seattle, Washington, occupied as stores, offices and theater. The loan was made June 1, 1912, with interest at 6 percent per annum, payable quarterly. Interest was paid until September 1, 1915. The borrower defaulted in the 1914 taxes, which were paid by the company. Payment of \$25,000 in reduction of principal became due June 1, 1915, but was not made.

Mr. Lawshe appraised the property for the company as follows:

Land	\$450,000
Building	378,000
Total	<u>\$828,000</u>

Foreclosure sale took place May 13, 1916. The item in the Coast Review was made from a daily paper report, which erred in the statement that no interest had been paid, and gave the wrong impression that the mortgaged property was wholly a theater.

—Life Men Will Frolic

If you doubt it, read the poster of the Life Underwriters' Association of San Francisco. On May 30 at Mt. Diablo Park Club, there is to be an agastronomical feast. The charge is to be \$1, including boat, train and lunch fare. Managers, solicitors, agents, cashiers, clerks, wives, sweethearts are to be there and without work or worry will wander in the woods along babbling brooks.

—Insurance Commissioner Comes Down

“Don't shoot! I'll come down.” And down slid Commissioner J. E. Phelps, into the arms of Spengler & Fraser. He withdrew the supervision of their authority, rather than defend himself against the writ obtained from the court of appeals by the compensation insurance agency, noted above. The petition of the agency has therefore been dismissed. As usual, the insurance commissioner was in the wrong. He has a fool for an adviser in his sole “newspaper” friend.

—Worth While

A reader writes rightly: “The Coast Review is worth while. Someone sends me a weekly with so-called news only. It is fit for the waste-basket.”

Coast Field Men Notes of Changes

For the Continental and American Eagle, J. C. Wickler, formerly at Sacramento, has been transferred to San Francisco, with F. P. Wilson.

P. W. Gedney, hitherto special agent at Spokane for the North British, comes to San Francisco as general agent for the Mercantile Ins. Co. of America.

Wm. R. Lambert, hitherto at Los Angeles, succeeds Mr. Gedney at Spokane as special for the North British, Mercantile and Commonwealth.

E. C. Morgan (Portland) and Leo L. Gibson are not now with the Curtis office. Charles A. Colvin is the special for the several companies at Portland.

At Spokane for the National Union Wm. P. Cassell succeeds J. F. Price.

For the Geo. H. Tyson office J. C. Howard succeeds F. G. Ainley at Los Angeles. R. Lockey, Jr., now has headquarters in both Helena and Salt Lake City.

At Los Angeles for the Fidelity-Phenix Cecil T. Collins (recently from Chicago) succeeds F. Earl Anderson.

C. R. Harold is not now with Manager Avery's office, at Seattle.

Portland.—Special Agent Ehrhorn of the Atlas has moved his office from 323 Pittock block to 618 Corbett bldg.

In the Caledonian and Aachen & Munich transfer to Geo. O. Hoadley, two special agents are retained: E. E. Panabaker at Sacramento and Warren Campbell at Los Angeles. St. John and Colvin have made other connections.

At Spokane for Selbach & Deans, A. S. Heatfield has succeeded W. E. Felthouse, and at Seattle C. M. Rupe has succeeded Miles D. Warren.

Roy C. Johnson, who has been in the local business at Kalispell, has been appointed special agent by Manager Hoadley. Mr. Johnson's field will be Montana, beginning June 1, when his headquarters will be selected.

San Diego Meeting

The California Association of Local Agents met in San Diego on May 12-13. This is an organization of some 400 local agents, or about one-twentieth of the total number of local agents in the state. The attendance could hardly be considered a large one, however representative. The name was changed to California Association of Insurance Agents, and casualty and other non-fire agents will be welcomed in cash due time. Sec. H. L. S. Bates spoke on the services of his Standard Forms Committee to local agents. (But not to brokers?) Sec. S. M. Anderson of the Insurance Brokers Exchange of San Francisco spoke on the organization and work the exchange is doing. President Mahony of the new Insurance Federation of California presented a strong resolution in behalf of the federation and for cooperation with it. President Mac O. Robbins presided at the meeting.

The association now seems in the hands of sensible men who are neither firebrands nor cranks. The officers: The president is Mac O. Robbins of Santa Ana; the vice presidents are Charles D. Barnett of Santa Rosa, C. W. Monahan of San Bernardino, and John A. Hicks of San Jose. The secretary-treasurer is W. P. Battelle of Los Angeles.

As long as the association is not antagonistic to underwriters' boards it will have the sympathy and co-operation of the Coast Review.

Write in All States

According to the Argus Fire Insurance Chart the Aetna, Connecticut, Continental, Fidelity-Phenix, Fire Association, Fireman's Fund, Hartford, Home of New York, Insurance Co. of North America, Liverpool & London & Globe, National, Palatine, Phoenix of Hartford, Queen, and Springfield F. & M. write in all states in the Union.

At Spokane A. C. Billings, former mayor of Harrington, Wash., died from blood-poisoning, caused by the bite of a wood tick twelve days before.

Underwriters' Agencies

Years ago a New York agency started what it called an "Underwriters' Agency." It was composed of three companies writing jointly under that name in a separate office with separate field and office staffs.

This was the beginning. There are now perhaps 100 "underwriters' agencies" in the United States, and the number will increase. It is proposed by some that legislation shall prohibit them or compel them to capitalize. There are laws which require their policies to name the companies which write under the "agency" name.

We suggest that should prohibitory legislation be passed, an underwriters' agency be permitted to organize and to operate for a limited period where a retiring company's business is reinsured. It is well to have a retiring and possibly embarrassed company's business reinsured on the best terms possible, and such best terms may be obtainable only if the reinsured company's name can be retained for a year or more.

Life Notes

The Knights and Ladies of Honor order of Indianapolis has some \$450,000 unpaid claims, because rates have been too low.

At a recent meeting of the employees of the New World Life Insurance Company at the home office in Spokane, Russell C. Burton, actuary of the company, announced a profit sharing plan for the company's employees, by which they are to receive as a dividend at the end of the year the same percentage on their salaries that the stockholders get on their stock. A permanent organization of the employees was also formed for the purpose of self-government. Prizes will be awarded every three months for efficiency and the suggestion of any new ideas which will be of material benefit to the company or any of its departments.

It is further contemplated to put into operation a plan of cooperative work among the 10,000 stockholders who are located in every part of the United States so that they may aid in materially increasing the company's business. This plan will be worked out by R. M. Malpas, agency manager, and

it is believed that it will be effective in largely increasing the company's operations.

Miscellaneous

The Aetna Life insured a journalist as such, but he rode in or on a biplane in or over an aviation field, and was hurt and laid up or down, totally disabled, for six weeks and three days. Insurer refused to pay. Insured sued, on the ground that he was engaged at the time in recreation. He won in the lower court but in the higher court he lost, but was allowed \$38.57 all told, rather arbitrarily it seems.

Frank G. Kahn, a Los Angeles merchant, died in a bathtub in a San Francisco hotel. His widow says death was due to ptomaine poisoning following a restaurant dinner, and she is suing the Standard Accident and the Royal Indemnity for \$15,000, alleged due under their policies. The defendant companies say Kahn's death was due to heart failure.

Personal Mention

We have received a letter from Edward E. Potter, at Saint Ann's Bay, Jamaica. We are pleased to learn that Mr. Potter's health is much better. His present address is Nassau, Jamaica.

President Faymonville of the Fireman's Fund returned from a brief vacation at Paso Robles and immediately went East to visit the departments and agencies of the company.

Max Thompson, an assistant general agent of the Wayman & Henry companies, recently returned from an extended trip in the Northwest. He reports conditions somewhat improved and people generally more hopeful.

Manager Devlin of the Atlas has returned from a visit to the Northwest. He found business generally improved in the Sound country and the outlook satisfactory. Other parts of the Northwest, where there has been no little complaint, it is believed will soon respond to the conditions which are now favoring some of the principal industries.

Chester Deering of Portland visited San Francisco last week.

President Henry Evans of the Continental and Secretary C. E. Street of the Fidelity Phenix have returned home.

Maj. Christensen of Christensen & Goodwin has returned from a visit to the Northwest. He says business generally is rather quiet up there, except along the Sound where lumbering interests have again become active.

D. B. Morgan, general manager of the Northern Life of Seattle, is visiting California.

John C. Dornin of the Springfield, last week, gave away in marriage his daughter Alice to George Vanderbilt Caesar of Tacoma.

Francis Howland Porter Died May 19

The late manager of the Fire Underwriters' Inspection Bureau of San Francisco was a native of Boston and a descendant of John Howland who came to America on the Mayflower in 1620. His father was John W. Porter, an insurance agent at 27 State street, Boston. Francis received his first insurance experiences in the office of his father. He came to California in 1882, when threatened with lung trouble. Two years later he entered the service of the Pacific Insurance Union as a surveyor. Practically all his insurance training was while in the service of the Union, the Board and the Inspection Bureau.

Mr. Porter had been in poor health for several months but only recently had he been unable to do his usual work. The immediate cause of his death was dropsy.

Acknowledged

The 1916 Handy Chart of Casualty, Surety and Miscellaneous Companies. By The Spectator Co., Chicago and New York. Ten years' financial, income and outgo exhibit, by companies and by classes of business. Price 25 cents.

Pocket Register of Accident Insurance, 1916 (stock and mutual, accident and health). Spectator Company, New York and Chicago. Price 25 cts, in leather 50 cts. Five years' company figures.

Life Insurance Policyholders Pocket Index for 1916. By the Spectator Company, Chicago and New York (135 William street). Price 25 cts manila, 50 cts flexible leather. Five years' company figures, giving totals of resources and business. There is no life chart equal to this. Any life worker will find use for this chart.

—Items

The proposal for the admission of the Continental, Fidelity-Phenix and American Eagle to the Board of Fire Underwriters, partly accepted and seemingly in a fair way to become a fact, has been finally rejected. Both time and conditions demanded were deemed too drastic, if that word will do. The officers who were in California have returned home, and the three companies will remain out of the board. But if there is a change of mind the project may not be "dead as a door-nail."

Round-the-world travel has fallen off because of the great war, and the Fairmont hotel in San Francisco will therefore close.

—Life Items

Best's Life Insurance News of May 1 prints a "roast" of the Bankers' Life Ins. Co. of Lincoln, Neb. That company has refused to state the sources from which it derives its high dividends. We suggest that similar inquiries be made of at least two other life companies which pay suspiciously high dividends, and which may derive much of them from surrenders, lapses and compromises of death claims.

The Pacific Mutual Life wrote some \$8,000,000 new business in the first quarter of 1916, a gain of about 28 percent.

—San Jose, Cal.

All candidates of the new charter club were elected May, 15. Out of 14,000 registered votes, 9,988 votes were cast. Four councilmen were elected—two for six years and two for four years. King the money lender is eliminated. Instead of a mayor, there is to be a business manager. The new charter provides for an election but once in four years.

CHIPS

—Minutes of the 23d Annual Meeting

Of the Pacific Coast Association of Fire Chiefs, at San Francisco. This is a pamphlet of some 70 pages, presenting papers read by Franklin Wentworth, R. B. Mathews, Chief Archie J. Eley, Chief Thomas Davis, Chief C. F. Otterson, Fire Marshal Charles Towe, and Fire Marshal Bringhamst.

—Oregon Figures

The advance sheet favored us by Commissioner Wells gives these total Oregon fire figures: net premiums, \$2,476,923; net losses paid, \$1,959,496, or 79.1 percent. Add 41 percent of taxes, fees, and agency and home office expenses, and the total is 120 percent of the premium income. The underwriters lost net \$495,000 in Oregon last year.

—Lloyds Liability

The court of appeals of New York recently held that each member of Lloyds is subject to suit at law, notwithstanding that another subscriber to the same policy had successfully resisted suit.

—F. U. A. P. Annual Proceedings

The 40th annual meeting of the Fire Underwriters' Association of the Pacific is recorded in a handsome red read book of 226 or more pages. One page is required for a list of deceased members. Twelve pages present the names and authors of papers read from 1877 to 1916 inclusive. Of the 29 charter members of 1876 only five survive: R. G. Brush, Robt. Dickson, R. H. Magill, E. E. Potter and Wm. Sexton. These five gentlemen have been made honorary members and invited guests at the annual banquets of the association. Their pictures are a part of this year's printed proceedings. While this handsome and very valuable annual is copyrighted, the press is welcome to copy any of its contents if due credit is given.

—Postal Information

If a book weighs more than eight ounces it must be mailed as a parcel at parcel post rates according to zone.

—Personal

Manager Fuller of the Norwich Union Fire recently made a very enjoyable visit to the Hospitable Islands, alias the Hawaiian Islands. Mrs. Fuller accompanied him. Mr. Fuller reports general prosperity in the Islands, owing chiefly to the European war influence on sugar prices. Fire losses have been light. Hilo, being built largely of wood, is the only city with a serious conflagration hazard. Lava-flow hazard, sometimes talked of, exists only in a vivid imagination.

—Fires

Richmond, Cal., May 2. — A box of old rags, saturated with coal oil, are said to have been found under the dwelling of Mrs. Ivy E. Robertson, clerk at the Richmond postoffice, when the cottage caught fire. The home is situated at 415 Eleventh street. Mrs. Robertson was out of town when the fire started. During her absence the house has been occupied by Fred M. Rader of the parcel post department, Richmond postoffice.

Sacramento, May 2.—Fire broke out last evening at 10:30 in the roof of one of the storerooms of the Southern Pacific shops, in which several hundred thousand dollars' worth of goods were stored. The extent of the damage will not be known until an inventory is taken.

Los Angeles, May 2. — The Japanese village north of Santa Monica, which narrowly escaped a landslide two weeks ago, was practically destroyed by fire before daylight today. Five hundred Japanese, Russians and Finns, fishermen, are homeless. The fire started from a kerosene lamp breaking in a lodging house. Hemmed in by towering cliffs on one side and the pounding surf on the other, excited groups in sleeping clothes gathered and watched the flames destroy their homes. Fire apparatus rushed from Santa Monica proved ineffective.

—Items

A Cholly Chaplin mustache has appeared on California street.

CHIPS**—Deductible Average Clause**

Was under consideration by the state insurance caesars at St. Louis. A plan to make the insured bear the first percentage of the loss. A rainbow idea. Every insured now bears a share of the actual loss.

—Agency Changes at Salt Lake City

The Commercial Union of London heretofore with the Kempner Insurance Agency, has been transferred to Ed. D. Smith & Sons. The agency of the Commercial Union of New York has been transferred to the Karl A. Scheid Co.

—Agency Changes at Los Angeles

The Commercial Union of London, heretofore with Childs, Hicks & Montgomery, has been transferred to Thos. D. Campbell & Co. The Commercial Union of New York, heretofore with the Louis Underwriters Agency, has been transferred to E. B. Giffen & Co.

—\$100,000 Accident Suit

Spokane, April 26.—The suit of Mrs. Nettie Oppenheimer, widow of the pioneer insurance, real estate and theatrical man, Mose Oppenheimer, against five insurance companies to collect \$100,000 in accident insurance began in the United States district court today. Oppenheimer died from an operation for appendicitis, caused, it is alleged, by a fall against a table. Fourteen physicians have been summoned as witnesses, and it is expected that the testimony will not be completed before next week.

—Los Angeles

The Board of Fire Underwriters of the Pacific, holding that the authorities are not doing their full duty in the suppression of arson, refuses to withdraw an increase of 8 percent in fire insurance rates in Los Angeles. District Attorney Thomas Lee Woolwine says: "We have been doing everything in our power to stamp out arson. During the past few months we have handled many arson cases and have obtained a larger number of convictions than ever before. We have made every effort to

cooperate with representatives of the underwriters."

—Petaluma, Cal.

Perturbed Petaluma required to be "shown," and Manager DuVal of District B of the Board went up and "showed" the town-people at a town-meeting. His "exhibits" were very convincing, plus eloquence and judicious praise. Less than a score of rates have been raised while over five times that number have been lowered. The raised rates were penalties for failure to comply with required changes easily made. It was shown that a reduction of from 8 to 15 percent will be made in the business section on all buildings which have no wooden awnings. Petaluma has many of these fire-spreaders. Mr. DuVal praised the fire department for its efficiency. Its record is not excelled by similar departments. Losses have been low; the apparatus is good; the water is ample; and good streets favor quick arrivals at fires.

—Items

The Abstainers & General of England now writes fire as well as life and accident business. It was established in 1883 as the Blue Ribbon Life. Since organized, the ratio of actual to expected deaths in the abstainers' branch has been only 43 percent.

Six French fire companies now operate in this country. They have not been here long and are therefore in a measure on trial.

It is said that Marsh & McLennan have asked the Board for permission to place say three-fourths of the California Wine Association insurance with non-board insurers.

Marine Loss. — The steamship Roanoke, struck by heavy seas which shifted its cargo, foundered off the Coast 200 miles south of San Francisco, last week. Loss of lives, 47. The Roanoke, declared seaworthy and staunch, was built at Chester, Pa., in 1882. Valued at \$350,000. Cargo valued at \$250,000; largely oil and dynamite.

Michigan holds that pro rata cancellations on short term (sugar) risks are a violation of the anti-discrimination law.

—Preparedness Parade

On May 13 New York city saw a great parade of about 130,000 men and women representing all branches of business. Over 8,000 were insurance men, in an impressive division of their own.

—Late Frost Damages Vineyards

Drouth and hot north winds have done great damage to California crops this spring, following which came late frosts which have done millions of dollars damage to prunes and grapes, both wine and table.

—Spokane Men Join Federation

Seventy-five Spokane representatives and purchasers of various lines of insurance have joined the new Washington Insurance Federation which was formed recently at Seattle, and a board of four directors was elected to handle the affairs of the organization in Spokane. The Board is composed of Frank Jones, John Cadigan, H. W. Newton and W. S. McCrea. A noon luncheon attended by over 100 people interested in insurance, was held in the Moorish room at the Spokane hotel. Thomas K. Binnie, manager of the insurance department of the Day & Hansen Security Company, who was chosen at the Seattle meeting as one of the vice presidents of the state federation, presided at the gathering. Mark T. McKee, secretary of the National Council of Insurance Federations, who has been active in the formation of organizations of this kind on the Pacific Coast for several weeks, was the principal speaker, and prevailed upon the local business men to assist in a nationwide movement to secure more favorable legislation in conditions affecting the insurance business.

—Died

Judge Nichols, for many years president of the National of Hartford, died April 29, aged 85. He had visited this Coast several times.

—Fire Items

Seattle in 1915 had \$1,310,176 fire losses. There were 524 fires. Nearly half the loss was incurred in the supposed incendiary pier fire.

San Francisco.—The 1916-17 budget estimates include \$107,500 for firemen's relief

pension fund, \$5,000 for relief of exempt firemen, \$5,000 for accident insurance, and \$1,326,822 for the fire department, including \$132,000 for water for hydrants.

—Idaho Rates Advanced

The Board of Fire Underwriters of the Pacific has advanced rates in Idaho from 20 percent up. The new rates affect everything except cities and towns having special rates. Losses have been excessive for some time past, and the entire underwriting experience in Idaho has been very unsatisfactory. The present advances are intended to meet present conditions and recent experiences, and are justified by the loss experience covering a number of years. The papers some time ago announced these advances as impending.

—Montana Annual Report

We are indebted to State Auditor Wm. Keating for a copy of the 1916 report of the insurance department of Montana. Arriving early, this report is of service to all concerned. It is printed early because the state doesn't print the report. It appears that there are a million companies, mutuals and societies writing all sorts of risks in the state. American fire companies wrote \$1,927,425 premiums and incurred 52.2 per cent losses. The foreign companies wrote \$634,516 premiums and incurred 45.3 per cent losses—a total loss ratio of nearly 51 percent. Is our Lady Montana about to lose her reputation?

—Personals

Manager W. W. Alverson is visiting Portland in the interest of his companies.

Manager Hoadley is on a three-weeks trip through southern California.

Robert K. Palache, a brother of Vice President Palache of the Hartford Fire, died last week.

—Title Insurer

Held not liable under the policy for loss to the assured by its being compelled to cut off a foot of the building, begun by its vendor and completed by it, which extended so much over the line of the land. — Broadway Realty Co. v. Lawyers' Title Ins. & Trust Co., 157 N. Y. S. 1088.

Twelve Indictments In Boston for Arson

Boston, May 14.—Six more arrests were made today in connection with the investigation of the so-called arson trust. Twelve indictments were returned yesterday by the grand jury which has been looking into the circumstances surrounding a long list of fires of suspicious origin, and as a result the police took six men and women into custody last night. Several others are awaiting trial on similar charges. The present inquiry covered also the conflagration which wiped out a large part of the city of Salem three years ago.

Spokane, Wash., May 16.—Fifty firemen, including Chief A. L. Weeks, were overcome by acid fumes while fighting a fire here tonight in the base-

ment of Murgittroyd's drug store in the Peyton building, a seven-story structure at the corner of Post street and Riverside avenue.

California Department Store Burns With \$100,000 Loss

Hollister, Cal., May 17.—Fire believed to be of incendiary origin, destroyed the Grangers Union department store here early today, causing a loss of \$100,000, 60 per cent of which is covered by insurance.

Insurance loss \$65,000. A small fire, also believed to have been started by an incendiary, was put out in another part of the town during the night.

In an English town the evening traffic policeman wears a bull's-eye lantern strap to his back. What a mark!

POLICIES THAT SELL

ARE THE NEW POLICIES ISSUED BY THE PACIFIC MUTUAL LIFE INSURANCE COMPANY



Founded 1868

Assets,
\$35,656,611 00

Capital and
Surplus,
\$4,504,807 00

BECAUSE THEY PAY DOUBLE IN CASE OF
DEATH AND CERTAIN LOSSES DUE TO
ACCIDENT. EVERY INSURER WHO HEARS
ABOUT THESE POLICIES WANTS ONE.

See for an Agency Contract in California—

KILGARIF & BEAVER, Inc.

Managers for

NORTHERN CALIFORNIA
Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Manager for

SOUTHERN CALIFORNIA
Pacific Mutual Bldg., Los Angeles

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1915) . . . \$10,187,030

NET SURPLUS, " . . . 4,021,442

E. F. BEDDALL N. S. BARTOW GEO. W. BURCHELL
President *Secretary* *Vice-President*

Gross Assets ^{JAN. 1} 1915 \$112,379,527

Exclusively Fire Assets 49,393,130

Net Surplus - - 19,820,321

Losses Paid - - 274,533,870

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager
J. J. ATKINSON, Sub-Manager
LIVERPOOL, ENGLAND



DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta, San Francisco, Montreal.  Agencies in all principal Cities and Towns

ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING, SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston
J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred,
J. H. Banks, F. J. Perry, J. T. O'Brien, R. S. Folger, Matt B. Evans, C. A. Luhrs (automobile).

—What They Write

The Continental, Fidelity - Phenix and American Eagle Fire now write fire, automobile, rents, tornado, tourists baggage, use and occupancy, sprinkler leakage and profits insurance.

—The Niagara Fire

Home office now occupies handsome offices in the Underwriters Building at 123 William street, New York city. One office is on the ground floor, another on the third and the others are on the fourth.

—Special Hazards No. 7

This is the latest book by The Weekly Underwriter of New York, of "Live Artists on Special Hazards." The price, cloth-bound, is \$1.05. The contents include Piers, Cotton Storage, Oil Refineries, Woodworkers, Trunk Factories, Soap Works, Sprinkler Troubles, Automobile Hazards, Thin Glass Skylights, Gasoline, Etc. The writers are experts.

—Marine Notes

In United Kingdom ports many ships are delayed for want of insurance against war risks. Values are enormous, of both ships and cargoes. The state scheme of war risks insurance, it is declared, has broken down.

To sail ships on schedule time insurances must be placed long before. War risks insurance as a private enterprise, it is asserted, is now too hazardous for the profits which the government seriously curtails by its excess profits tax of 60 percent, and in the case of incomes liable to supertax the tax is 77 percent.

The 1915 marine premium of the Alliance were raised to £667,674 by a gain of £377,609.

—Fire Items

The F. U. I. Bureau made 2,214 changes in Tacoma and 2,055 in Spokane, last year. Tacoma has a restricted district within its fire limits.

The San Francisco Brokers Exchange has fined Maurice A. Gale \$50 for placing business in violation of rules and pledges.

The Hartford Fire's new 3-story home on California street, San Francisco, will have 438 for its number.

—The Only One

A want ad was placed in all the seventeen Coast insurance journals. The advertiser informs us that the only answers were in response to the card care of The Coast Review.

—To Placing Clerks

You will find a copy of 1916 Coast Review Chart a great help when going the rounds to place reinsurance. Look up the state in the back part of the Chart, and run your eye down the column of companies writing in that state. They are ready to accept reinsurance business in such state.

—Went Thru

The deal whereby C. C. Kinney becomes underwriting manager for Marsh & McLennan, as first printed in a Coast Review Extra and in the April Coast Review, was completed as rumored. M. & McL. are to represent the Hamburg-Bremen, Reliance, Standard, Citizens, Northwestern F. & M. and Safeguard.

—S. F. Fire Limits

The Fire Underwriter's Inspection Bureau issues a new map showing the fire limits as fixed by the supervisors May 10. The south water-front is now in the limits down to Berry street, half way from Second to Third, and back along Brannan to First, thence over to Brannan. The fire-proof roofing limits, extending far west, are also shown.

—Acknowledged

Advance sheet of the Oregon annual report, by Harvey Wells, insurance commissioner.

Directory of Los Angeles Agents and Brokers, by Ins. & Invest. News.

—Jitney Man Sues Jitney Brokers

Bert Sweetser, a jitney bus driver, has sued to compel H. V. McMeans & Co., insurance brokers and organizers of the San Francisco Jitney Bus Association, to give an accounting of funds. The bank account of the firm has been attached. Sweetser alleges that McMeans collected \$8,161 on a basis of 20 percent commission from the Pacific Coast Casualty Company for inducing members of the Jitney Bus Association to become bonded by that corporation.

“The Largest Fire Insurance Company in America.”

Organized 1853



ELBRIDGE G. SNOW, President

SAN FRANCISCO TEN YEARS AGO

TEN YEARS AGO “THE HOME OF NEW YORK” KEPT FAITH WITH ITS POLICYHOLDERS IN SAN FRANCISCO, AND WITH ITS AGENTS EVERYWHERE, IN CONFORMITY WITH ITS REPUTATION, BY PROMPTLY NOTIFYING ITS REPRESENTATIVES IN THE STRICKEN CITY THAT ALL LOSSES WOULD BE PAID IN FULL IMMEDIATELY ON ADJUSTMENT, AND THIS WAS DONE.

“THE HOME OF NEW YORK” STILL LEADS, WITH ASSETS LARGER THAN THOSE OF ANY OTHER FIRE INSURANCE COMPANY IN AMERICA.

All Branches of Fire and Allied Insurance

STRENGTH

REPUTATION

SERVICE

ROFF & SHEAHAN, General Agents

333 California Street

:

:

San Francisco

1792—FIRE INSURANCE

AUTOMOBILE INSURANCE—1916

Insurance Co. of North America

OF PHILADELPHIA

ASSETS, \$20,838,450.21

Alliance Insurance Company

OF PHILADELPHIA

ASSETS, \$ 2,678,464.21

PACIFIC COAST DEPARTMENT :

JAMES C. JOHNSTON, General Agent

J. K. HAMILTON, Asst. General Agent

Alaska Building, 324 Sansome St.

SAN FRANCISCO

SPECIAL AGENTS

A. C. WRIGHT, San Francisco

F. J. MAYER, San Francisco

W. F. KUHL, Los Angeles

WALTER E. BLISS, Portland, Ore.

M. H. REEVES, Spokane, Wash.

G. L. CAMP, Billings, Montana

Oregon Block Burned

Hubbard, Ore., April 27.—An entire block, with the exception of two buildings, was destroyed by fire early today. The loss amounted to \$10,000. At one time it was thought that the flames would spread to adjoining blocks and the fire department of Woodburn, near here, came to the assistance of the local department. The flames had their origin in a blacksmith shop.

Arson Reward Award

Visalia, Cal.—The superior court will decide who is to receive the \$500 reward offered by the Board of Fire Underwriters of the Pacific for the arrest and conviction of Mrs. Mary E. Hine of Richmond on a charge of firing her ranch house near Dinuba. Three Dinubaits claim it.

San Francisco, May 7.—Search for clues leading to the firebug who Saturday night started two fires in the Inside Inn on the Exposition grounds proved vain today. Fire Chief Murphy and Fire Marshal Towe are convinced that each blaze was incendiary. The first started shortly after 6 o'clock in the basement and spread to the first floor. The second started at 8 o'clock and burned fiercely until checked by the fire department. The building, constructed at a cost of \$225,000, was sold at auction recently for \$16,000 to wreckers. The Exposition main buildings are still standing, a continuing menace to the many rows of frame dwellings and shop near by on the south.

The "Fire Loss Adjuster" has been absorbed by "Rough Notes."

Richmond, Cal., May 9.—Pullman is to have a \$2,150 fire house on two donated lots.

today destroyed the \$10,000 bungalow of Charles Morel of the firm of Marshall & Stearns, San Francisco. The cause of the blaze is unknown.

Redwood City, Cal., May 9.—Fire

West Coast - San Francisco Life Insurance Company

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY—TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS.** Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

MORE AGENTS WANTED

HOME OFFICE--- West Coast - San Francisco Life Building, San Francisco, Northwest corner Pine and Leidesdorff Streets

ORGANIZED 1797

The Norwich Union Fire Insurance Society, Ltd.

Of Norwich, Eng.

Assets, Over \$13,000,000.00

Losses Paid, Over \$100,000,000.00

Pacific Department :

J. L. FULLER, Manager

234-236 Sansome Street

FRANK L. HUNTER, Asst. Manager

SAN FRANCISCO

Statement of the ownership, management, circulation, etc., required by the act of August 24, 1912, of the Coast Review, published monthly at San Francisco, Cal., for April 1, 1916. State of California, City and County of San Francisco—ss. Before me, a notary public in and for the state and county aforesaid, personally appeared Edwin H. Bacon, who, having been duly sworn according to law, deposes and says that he is the editor of the Coast Review, and the following is, to the best of his knowledge and belief, a true statement of the ownership, management, etc., of the aforesaid publication for the date shown in the above caption, required by the act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, to-wit:

1. That the names and addresses of the publisher, editor, managing editor and business managers are:

Publisher, E. H. Bacon, 122 Halleck st., San Francisco, Cal. Editor, E. H. Bacon, 122 Halleck st., San Francisco, Cal. Managing Editor, E. H. Bacon, 122 Halleck st., San Francisco, Cal. Business Manager, E. H. Bacon, 122 Halleck st., San Francisco, Cal.

2. That the owners are: E. H. Bacon, San Francisco, Cal.; A. E. Edwards, Berkeley, Cal.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: None. E. H. Bacon, Publisher.

Sworn to and subscribed before me this 31st day of March, 1916. Charles Edelmann, Notary Public in and for the city and county of San Francisco, state of California.

(My commission expires April 7, 1918.) [Seal.]

Camp Taylor, Cal., May 9.—The paper mill, one of the old landmarks of Marin county, was destroyed by fire today. Although the mill had been abandoned as a productive plant for the past fifteen years, the loss entailed will reach \$10,000, it is estimated, covering the building and contents.

The paper mill was known to thousands of San Francisco anglers and vacationists. The mill was built in 1860 by S. P. Taylor, a Marin county pioneer, and for two-score years it was one of the principal industries of the section. The fire is supposed to have been caused by tramps.

The Pioneer German Fire Insurance Company in America



**Hamburg-Bremen
Fire Insurance Company**

HAMBURG, GERMANY

Pacific Department: 340 California Street, - SAN FRANCISCO, CAL.

MARSH & McLENNAN, Managers

Organized in 1854

Entered United States in 1858

Total Losses Paid in the United States, \$27,000,000

United States Branch: 123 William Street, - NEW YORK

H. N. KELSEY, Manager

AGENTS WANTED IN UNREPRESENTED POINTS

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President **JOHN M. TAYLOR**, Hartford, Conn.

Insurance in force, 100,411 Policies for - \$237,784,931.79

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1915	- - - -	\$302,236,187.70
Total returned to Policyholders, as above noted, in same period	- - - -	311,968,360.63
Excess of amount returned	- - - -	9,732,172.93

PACIFIC COAST DEPARTMENT

The Williamsburgh City Fire Ins. Co.

Organized 1853

Merchants Fire Assurance Corporation

Organized 1910

New Jersey Fire Insurance Company

Organized 1910

WM. W. ALVERSON, Manager

374 Pine Street,

The New Brunswick Fire Ins. Co.

Organized 1826

The North River Insurance Company

Organized 1822

United States Fire Insurance Co.

Organized 1824

H. T. UNGEWITTER, Asst. Mgr.

Telephone Sutter 485

SPECIAL AGENTS

T. B. CLARKE, R. L. ELLIS, San Francisco; T. J. KELEHER, Los Angeles; A. M. LOVELACE, Portland; W. T. BOOTH, Spokane

AMPLE FACILITIES for Handling Large Lines.

**NORTHERN
LIFE**

INSURANCE CO.

HOME OFFICE
NORTHERN LIFE BLDG
SEATTLE
U. S. A.

PROGRESS

(Since 1906)

	ADMITTED ASSETS	INSURANCE IN FORCE
1907	\$179,177.00	\$1,804,500.00
1909	\$267,521.00	\$3,375.875 00
1911	\$428,508.00	\$6,662,257.00
1913	\$680,063.00	\$8,640,266.00
1915	\$1,182,546.00	\$10,639,196.00

Better Policies —
Better Business —

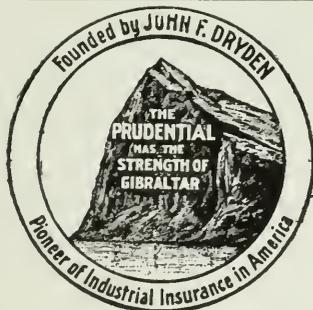
Satisfied Patrons
Gratified Agencies

WRITE US



**WE GET PROSPECTS FOR OUR MEN.
THEY GET THE BUSINESS.**

ANKERS LIFE COMPANY DES MOINES, IOWA



PRUDENTIAL MUTUALIZATION MEANS

that the holders of Fourteen Million Policies are the Owners of the Company and that for all time the policy-holders will control the Company for their own benefit.

Great has been the work and growth of
The Prudential, but greater is its future destiny.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

FORREST F. DRYDEN, President.

Home Office, NEWARK, N. J.

Incorporated Under the Laws of the State of New Jersey

In a single small field of the European war, Galicia, property damage has been about the same as damage by the San Francisco fire in 1906—\$400,000,000. It is estimated that 177,000 houses and farm buildings

have been wholly destroyed. War is indeed a foolish though unavoidable way of settling the disputes and ambitions of neighbors.

Again from the Orient come sounds of breaking China.

FIRE**NIAGARA FIRE** Insurance Company

Assets, - \$7,502,873.00 Surplus to Policyholders, - \$3,387,433.00

DETROIT FIRE & MARINE Insurance Company

Assets, - \$2,274,403.00 Surplus to Policyholders, - \$1,533,737.00

NIAGARA - DETROIT UNDERWRITERS

Assets, - \$11,301,668.00 Surplus to Policyholders, - \$5,667,165.00

EDWIN PARRISH, Manager*Pacific Coast Department 334 Pine St., - San Francisco***AUTOMOBILE**

Live OPPORTUNITIES are OPEN
for AGENTS who CAN DELIVER

Men capable not only of writing applications
but of collecting the premiums, are always
welcome to our forces and can be advan-
tageously placed.

UNION MUTUAL LIFE
Insurance Company

PORTLAND, MAINE.

ARTHUR L. BATES, *President*Address ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.

GEO. ELLIOTT HUNT, Manager
Shreve Bldg., San Francisco

T. H. McAllis, Manager, Sherlock Bldg.,
Portland, Ore.P. B. Duren, Manager, Boston Block, Seattle,
Wash.

J. E. Evans, Manager, Vancouver, B. C.

Berkeley, Cal., May 10.—Answering
a call to the home of Jacob Kowalski,
2323 Bonar street, the fire department
found the pillows on a couch in the
parlor ablaze. They put out the fire.

GERMANIA

FIRE INSURANCE COMPANY,

NEW YORK.

ORGANIZED 1859.

Statement, January 1, 1916.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	8,029,651 84
Liabilities - - - - -	3,920,295 68
Net Surplus, - - - -	3,109,356 16
Surplus for Policyholders	4,109,356 16

HEAD OFFICE

Cor. William and Cedar Sts.

As they turned to go out they noticed
that their feet were wet. Investigation
disclosed gasoline in puddles. Just
then Kowalski and his wife returned,
they said, from a picture show. They
are held for investigation.



ATLAS

Assurance Company

(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . . \$25,000,000.00

ASSETS IN UNITED STATES, \$2,962,091.00

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

MARINE

San Rafael, April 27.—After a trial lasting three days, a jury in Superior Judge Zook's court took just twenty minutes this afternoon to return a verdict of acquittal in the case of Captain Jens Stangland, accused of attempting to set fire to the schooner Miduena to collect the insurance.

Captain G. E. Lewis, who runs a boathouse and wharf on San Rafael channel, in which the Miduena was moored, and who was said to have had

trouble with Captain Stangland, conducted Sheriff Keating aboard the vessel, where was found a quantity of oil-soaked kindling and bedding, with a lighted candle burning nearby.

Captain Lewis claimed to have seen Captain Stangland prepare the "plant" for the blaze.

LIFE

In one small office building in lively Beaumont, Tex., C. B. Knight (Bankers Life) wrote \$70,000 of business. Good Knight.

ARE YOU PLEASED?

IF NOT, SEE

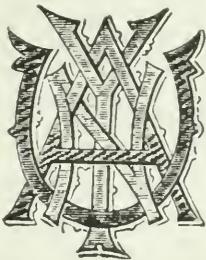
US

**POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
OCCIDENTAL LIFE INSURANCE CO.
OF CALIFORNIA**

"THE DURABLE"

THIRD FLOOR GROSSE BLDG.

LOS ANGELES, CAL.



New York Underwriters' Agency

Established 1864

Representing Cash Assets of over \$28,000,000

F. M. BRANCH, Manager

H. R. MANN Jr., Assistant Manager

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—H. B. Hagen, 520 Realty Bldg., Spokane, Wash.— V. H. Quitzow, 339-41 Sansome St, San Francisco—A. C. Anderson, 239 Van Nuys Bldg., Los Angeles, Cal.

W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

(FIRE)

United States Assets	\$1,939,786.00
Liabilities in United States	1,163,164.00

Surplus \$776,622.00

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

The California insurance commissioner began a fight against a big company and its agents, and wielded his official ax clumsily; but a court interfered, and the commissioner ate humble pie. As usual.

Oakland, May 23.—Baptista Moisa, 839 Fifty-first avenue, is in the city prison following a fire in his barn. The barn was insured for \$500, and a large amount of burned paper was found in the manger.

**Rancher Arrested
On a Charge of Arson**

Santa Rosa, Cal., May 15. — Adam Becker was arrested on an arson charge today and taken off a train after he had purchased a ticket to Turlock. Yesterday Becker's house was partly burned. A month ago his ranch house was burned. Two weeks later a barn was burned. In the unoccupied part of the house a fire was put out by neighbors. The fire started in a trunk. Kerosene was found in the trunk. The barn on Becker's ranch was burned after an agent in Petaluma had recently issued a policy on it.

It is worth noting that embezzlements in this country have recently increased largely.

A Coon Story

It is said of Kuhn, Loeb & Co. that in a very exciting time rather than trust a message to wire or mail they sent an important letter by a colored employee, and 'phoned to the addressee that he was on his way. The colored messenger arrived and said he must see Mr. Brown. Mr. Brown was very busy. The colored man, knowing the importance of an immediate personal delivery, as instructed, insisted on seeing the financier. "What name shall I say?" asked the clerk. "Tell Mistah Brown that A. Coon of Kuhn, Loeb & Co. must see him." And "the coon" was promptly admitted to Mr. Brown's private office.

The Montana Insurance Federation is now well organized, at Butte.

Fire

Automobile

Marine

COMMERCIAL UNION
ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital	\$ 14,750,000
Paid-Up Capital	1,475,000
Total Cash Assets, Gold	59,256,504
Total Liabilities, including re-insurance reserve	49,292,061
Cash Surplus to Policyholders	9,964,423
Total Amount of Claims Paid	186,673,461

Assets in United States Held by Trustees, \$9,868,370

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St.

San Francisco

E. T. NIEBLING, Manager

R. C. MEDCRAFT, Assistant Manager

American Central INSURANCE COMPANY
of St. Louis Established 1853
Assets, \$4,076,388 Surplus to Policyholders, \$2,037,306 Losses Paid, \$31,008,877

St. Paul F. & M. INSURANCE COMPANY
of St. Paul, Minn. Established 1865
Assets, \$11,320,710 Surplus to Policyholders, \$4,899,457 Losses Paid, \$52,559,624

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

Mercantile F. & M. UNDERWRITERS of St. Louis
Assets \$4,076,388
Surplus to Policyholders 2,037,306

Minnesota UNDERWRITERS of St. Paul
Assets \$11,320,710
Surplus to Policyholders 4,894,457

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers

Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.

Fire Association

Organized 1817 Of PHILADELPHIA Began on Coast 1873
Losses Paid in San Francisco in 1906, - - - \$1,835,930
Cash Assets, - \$9,372,162.82 Surplus to Policy holders, - \$3,182,04.94

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$30,210,613.03 Surplus to Policyholders, - \$12,182,024.94
Net Losses Paid in San Francisco in 1906, - - \$5,064,178.03

F. M. AVERY, Manager

Pacific Coast Department 242 - 244 Sansome Street, San Francisco

SPECIAL AGENTS:—C. L. BARSOTTI, T. F. O'GRADY, H. W. HOGAN, *San Francisco*;
GEO. F. STANIFORD, *Los Angeles*; C. R. HAROLD, *Seattle*; FRANK S GLOVER, *Portland, Or.*

FIRE

Chicago,—Charles. E. Sheldon, of Rockford, Ill., vice president and Western manager of the American, has been elected chairman of the Western Insurance Bureau.

Paul C. Bates of Portland wants to go to Salem as a legislator. The legislature needs him.

Going of San Diego, formerly of Shawnee land, Kansas, is going into the fire insurance business again, "somewhere in ———."

A recent fire in New York gained enormous headway before a recognized alarm was received. It appears that the man who turned in an alarm at the street-box did not know how to operate the box.

Merced, Cal., May 20.—Over 20,000 acres of grazing and grain land north-east of Merced were swept by fire this afternoon in defiance of the efforts of a large force of fire-fighters from neighboring ranches and town.

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

HARTFORD

NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

**BENJ. J. SMITH,
MANAGER**

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.

of Springfield, Mass.

Largest Fire Insurance Company Chartered by
the State of Massachusetts

Incorporated 1849

Total Assets \$11,695,373 60
Total Liabilities 9,114,706 97
Net Surplus 2,580,666 63

SURPLUS TO POLICYHOLDERS, \$5,080,666.63

NEWARK

Fire Ins. Co.

of Newark, N. J.

Oldest Fire Insurance Company Chartered by
the State of New Jersey

Incorporated 1811

Total Assets \$ 2,153,768 00
Total Liabilities 1,222,152 00
Net Surplus 431,616 00

SURPLUS TO POLICYHOLDERS, \$931,616.00

150 Sansome Street,

: San Francisco

GEORGE W. DORNIN, Manager

JOHN C. DORNIN, Asst. Manager

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER GEO. C. CODDING L. B. ROGERS J. E. CRANDALL C. H. ANDERSON
FRANK H. YOUNG H. K. NOURSE

The Boston board will admit mu-
tuals.

Sawmills are starting up everywhere
near the coast in this field.

The "Home Life"

The fifty-sixth annual statement of the Home Life Insurance Company, of which George E. Ide is President, presents a record of substantial benefits to its policyholders during the year and a solid growth in financial strength.

Assets increased to \$32,029,439.71 after paying to policyholders \$3,447,381, including dividends of

\$602,721

The insurance in force was increased by \$4,766,740, and is now

\$125,660,173

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital,	- - - - -	\$1,000,000.00
Surplus to Policyholders,	- - - - -	1,263,340.00
Assets,	- - - - -	4,195,444.00

DIXWELL DAVENPORT, Manager

Metropolitan Department,

San Francisco National Bank Bldg., 454 California Street, San Francisco

FIELD REPRESENTATIVES:

E. W. HALL, Northern California,
500 Syndicate Bldg., Oakland, Cal.

Wm. M. STODGHILL, Southern California,
211 W. I. Hollingsworth Bldg., Los Angeles, Cal.
HENRY G. GREEN, Oregon, British Columbia and
Western Washington, 722 White Bldg., Seattle

WM. P. CASSELL, Idaho, Montana and Eastern
Washington, 1331 Old Nat'l Bank Bldg. Spokane, Wn.

Vallejo, May 1.—The old dwelling house on the Sulphur Springs road, which for years was occupied by the late William Woods, and which was the property of a man named McGinnis, was burned this morning. The origin of the blaze is unknown.

FIRE

In San Francisco in April two explosions in quick succession at 782 Harrison street painfully burned, bruised or cut three firemen and four policemen. When the firemen entered the lower flat the first explosion occurred and the men were forced downstairs. Hardly had they gathered themselves when the second came, shaking the whole building.

After the fire had been brought under control it was found that the bathroom had been filled with rags soaked with gasoline. The walls and floors had been smeared with kerosene and gasoline. The gas jets in the front rooms had been turned on, while one in the rear had been lighted. This was what caused the fire and the explosions.

Attempts to untangle the arson plot led to a man who called at the upper flat of the building during the afternoon and asked for the basement keys, saying that he wanted to read the gas meters. He carried a package under his arm. Mrs. Joseph Caris, who lives in the upper flat, gave him the keys and thought no more about it. Later he returned the keys. The lower flats are unoccupied. The building is said to be owned by Mrs. M. B. Harris, 16 Guy place.

Naco, Ariz., April 10.—The Southern Pacific machine shops, a round house, three engines and two coaches were destroyed by fire at Naco, Sonora, Mex., today. The shops and round-house will not be rebuilt. The loss is estimated at \$300,000.

“Federation” is favored by mutuals.

ARSON ON THE COAST

The Mundt's Arson

Oakland, Cal., April 11.—The confession today of August Mundt and his wife, Mary Mundt, to the charge of setting fire to a house at 3220 Florida street last February, marked the close of the first phase of the investigation being carried on by Oakland and Los Angeles detectives to uncover the members of an alleged \$200,000 arson ring.

There was a dramatic moment today in Superior Judge Ogden's courtroom when, the Mundts appearing for arraignment on the charge of defrauding an insurance company out of \$1,887 through the burning of their home. Mrs. Mundt made an hysterical appeal to the court to hold her alone responsible.

"Oh, put the blame on me and let my husband go," cried Mrs. Mundt. Judge Ogden refused, whereupon the couple entered pleas of guilty and asked for probation. Their case was referred to the probation officer, who will report May 9th.

Keetch, who returned to San Francisco and left there tonight for Los Angeles, has gone to Edmonton, Alberta, Canada, to get another supposed member of the gang, Reinhardt Groman, Jr. Keetch also is seeking Reinhardt Groman Sr., and his daughter, Hattie Groman, who with two others now held at Los Angeles, Keetch says, composed the arson ring.

After Keetch had left the jail a Santa Cruz insurance adjuster, whose name the police are withholding, arrived and asked to see the Mundts. He picked Mrs. Mundt out from among a group of prisoners as one suspected of having worked a similar

fraud in Santa Cruz. Mrs. Mundt denied that she had ever been in the town.

The fires alleged to have been set by the Mundts and Gromans cover a period of two years, according to Arthur Keetch, for eight years assistant district attorney of Los Angeles and now special prosecutor and attorney for the Arson board of that city. Keetch has been investigating the alleged operations of the coterie ever since the Mundts were arrested.

As the result of his investigation, Keetch says, he has learned that in the past two years the Mundt gang has started fires in cities all along the Coast—two in Los Angeles, one in Phoenix, one in Santa Cruz, one in San Jose, one in Oakland, one in Bellingham, Wash., one in Milford, Or., and one in Seattle.

Groman consented to waive extradition and has been returned from Edmonton to Oakland.

The police of Oakland have pointed to the similarity between this case and that of the arson ring headed by Charles L. Burrigh, who on February 3d of this year was sentenced to five years in San Quentin Prison by Judge Frank B. Ogden of the Alameda county superior court. His wife, Mrs. Jennie Burrigh, is on five years' probation. Burrigh confessed to having started, with others, eighteen fires in Washington, Oregon and California, which brought him \$9,834 in insurance, and to indirect connection with eight other fires which brought in \$14,639. There was no record of these successive losses incurred by persons of the same names, and consequently it was easy for them to procure insurance in different cities.

MARINE

In January there were 90 steamship and 64 sailship disasters—154. There were 3 German, 17 American, 72 British, 2 Spanish, 14 French, 3 Greek, 6 Dutch, 4 Italian, 2 Japanese, 14 Norwegian, 3 Russian, 9 Swedish, 3 Danish, 1 Persian.

New System of Floating Policies

London.—It is announced that the Government Office for the Insurance of Ships' Cargoes against War Risks will adopt a new method of dealing with these insurances, which will effect a considerable saving of clerical work, and at the same time be of advantage to merchants and brokers in the expedition of business. Under the new system separate policies will no longer be issued, but a floating policy for a very large amount will be effected and kept at the Government Office and the slips—viz., the detailed applications for insurance—will be themselves validated as certificates entitling the holders to the benefit of the floating policy.

Among recent Coast wrecks was that of the steamer Fifield, owned by the A. F. Estabrook Company of San Francisco, bound from San Francisco for Bandon, Or. The Fifield was valued at \$150,000. A storm was raging without.

The power schooner General S. G. Mariscal, owned in San Francisco by W. Loaiza & Company, customs brokers, was burned to the waters edge recently in the harbor of Acapulco, Mexico.

LIFE

The Germania Life reports 44 percent increase in new business applied for by the home department. This is four months work. In paid-for production San Francisco ranks 9. In agents' personal production, M. Franklin, San Francisco, ranks 1.

The Union Central Life stockholders have changed their by-laws and will hereafter pay a semi-annual dividend of 5 percent—or \$200,000 a year. It is also provided that if necessary some of the dividends may be collected from participating insurance.

CASUALTY

The Washington supreme court holds school boards liable for injuries to children by the use of school play apparatus.

Oregon politicians are preparing to "push" thru a state health insurance bill. The new Insurance Federation is preparing to fight it.

The Burglary Underwriters Ass'n of Cal. has elected F. M. Coster president.

FIRE

Johnson & Higgins were recently fined for violation of the Michigan anti-discrimination law. This firm and another were "caught" in writing floater forms and allowing cancellation pro rata instead of at short rates. Each of the companies involved, both union and non-union, were also fined \$100 each.

Underwriters' annexes in Wyoming are not allowed by the department where the parent already agencied.

LIFE

The Life Underwriters Association of St. Louis paid \$25 as a prize for these 24 words: "The modern life insurance policy has practically done away with the ancient 'potter's field,' which formerly was found at the outskirts of every village."

Portland.—Barefoot fraternal initiates found the floor hot. Then they found a fire raging in the basement of the Foster hotel and the fire was heating the floor. An alarm was turned in and before the fire was extinguished the place was badly damaged, with a loss of \$10,000.

FIRE

Tillamook, Or., May 8.—The Yellow Fir lumber mill, eleven miles south of here, was destroyed by fire today. The loss is placed at \$15,000. The fire started from a hot box in the engine-room. It is announced that the plant will be rebuilt at once.

Brownsville, Or., May 8.—Gladys Lee, a domestic, was terribly burned early today, when the farmhouse of Charles Troutman, near here, was destroyed by fire originating in a manner unexplained.

This month the National Board celebrates its fiftieth anniversary.

THE FIDELITY & CASUALTY CO. OF NEW YORK

92 Liberty Street, New York, N. Y.

ANNUAL STATEMENT, DECEMBER 31, 1915

Assets	\$12,726,400 64
Liabilities	8,576,859 03
Capital	1,000,000 00
Surplus over all liabilities	3,149,541 61
Losses Paid to December 31, 1915	52,159,863 76

This company issues contracts as follows:

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage and Collision), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

Pacific Coast Department: { California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange,
 San Francisco. Washington and Oregon—SEELEY & CO., 111 S. 10th
 St., Tacoma; Coleman Bldg, Seattle; Board of Trade Bldg, Portland.

THE LONDON ASSURANCE CORPORATION
OF LONDON

Cash Assets. \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS—C. W. ROHRER, Los Angeles, Cal.; ROD E. SMITH, Portland, Oregon; T. S. HEATH, Denver; J. E. JOHNSON, Spokane; P. R. WEINMANN, B. L. PENFIELD, San Francisco. PERCY J. PERRY, Seattle.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

Pacific Branch—Southeast corner Sansome and Pine Sts., San Francisco

“FIFTIETH ANNIVERSARY YEAR IN THE UNITED STATES.”

ONE HUNDRED AND SIX YEARS OLD

North British & Mercantile

Insurance Company

Pacific Department of the United States Branch, 76 William St., New York City

ASSETS OF THE UNITED STATES BRANCH **\$8,926,952.00**
(which are but a small part of total fire assets of the Company)

E. G. RICHARDS, Manager

W. S. BERDAN, Deputy Asst. Manager

GEORGE M. WARD, Resident Sec'y Local Dept.

234 Pine Street, San Francisco, California.

FIELD REPRESENTATIVES:

E. J. Young, 201 American Bank Bldg., Seattle; P. W. Gedney, 501 Empire State Bldg., Spokane, Wash.; E. C. Willey, 1645 Tremont St., Denver, Colo.; C. Harris, 515 Title Ins. Bldg., Los Angeles; H. E. Smith, 24 Henry Bldg., Portland, Or.; G. W. Dearborn, F. J. Schoeneman, C. F. Milliman, San Francisco.

AGENTS WANTED

Every Company that advertises wants Permanent Agents. Have you any business? Are you about to change companies? Are you newly engaged in Insurance? Do you intend to go into the business?

THEN

Hustle! Get busy! Write to our Advertisers. Don't be verbose nor uncertain. Don't write from Los Angeles or Portland or Seattle and ask some big company, Are you represented here? Of course the company is represented there. Probably it is represented everywhere. But it may be contemplating a change, or its present agent may be flirting with the special of another company.

It Will Do No Harm

to get on the waiting list. It is legitimate for you to write modestly, "Consider me an applicant if you want another agent here." "I control \$—— in premiums." "My business is chiefly ——." "I want a company, and if you are unrepresented in this town or contemplate a change of representation let me submit particulars to you."

If you can write some life or accident business on the side or exclusively, the live companies which advertise are

Looking For You

They will give you the glad hand and the warm eye They will pay you a handsome commission, too.

Scottish Union and National

*Insurance Company
Of Great Britain.*

Organized 1821,

FIRE - LIGHTNING - TORNADO

AUTOMOBILE - SPRINKLER LEAKAGE

North American Branch:

Hartford, Conn.

**JAMES H. BREWSTER
MANAGER.**

FIELD REPRESENTATIVES:

FRED W. GASTON, Tacoma, Wash.,
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,
706 Gas and Electric Bldg., Denver, Colo.,
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, Realty Building,
Spokane, Wash.,
Montana and Idaho

H. W. FORES, San Francisco, Cal.,
General Agent, California, Nevada, Arizona.

**SAN FRANCISCO OFFICE:
420 Montgomery Street**

Twelfth Edition—

PACIFIC FIRE MANUAL

—*Twelfth Edition*

WITH COLORED DIAGRAMS

WITH REVISED FIGURES

\$12 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE

MUTUAL FIRE LEAFLETS INSERTED

Single Copies, \$1.25

For Sale by Coast Review

122 Halleck St., San Francisco

Arson Acquittments

Oregon City, Ore.—Mrs. Mary C. Wells, aged 64, charged with hiring a man to burn her three houses, was acquitted.

Fresno, Cal.—Frank Hickman, merchant, charged with conspiring with his clerk to burn his store for \$25,000 insurance money, was acquitted. The clerk confessed to setting the fire with

gasoline—or trying to. His confession was a cunning piece of evasion.

Hillsborough, Cal., May 22.—Millionaire members of the Burlingame Country Club and some hundred or more volunteer firemen from Hillsborough, Burlingame and San Mateo, tonight fought long and stubbornly a fire which entirely destroyed the home of Henry Foster Dutton here, with a loss of from \$25,000 to \$30,000.

W. R. BROCK. President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO.
OF TORONTO (INCORPORATED 1851)

United States Assets	\$2,578,165.00
Liabilities in United States	1,524,276.00
<i>Surplus</i>	<u>\$1,076,347.75</u>

PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO
MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$20,000,000.00.

- Svea Insurance Co.*
of Gothenburg
- Agricultural Insurance Co.*
of Watertown, N. Y.
- Globe & Rutgers Fire Ins. Co.*
of New York, N. Y.
- Hamilton Fire Insurance Co.*
of New York, N. Y.
- Globe Underwriters Agency*
of New York, N. Y.
- First National Fire Insurance Co.*
of Washington, D. C.
- Sea Insurance Co., Ltd.*
of Liverpool, Eng.

EDWARD BROWN & SONS
GENERAL AGENTS
202 - 204 Sansome St., SAN FRANCISCO

22,000 EDITION

It Is for All Local Agents

12th EDITION

Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.25

Recommended by General, Special
and Local Agents

For Sale by the Coast Review

A FEW CALIFORNIA FIRES

Mining Town Fire

Redding, Cal., May 1.—Nearly every house in Harrison Gulch, a mining town, fifty-seven miles southwest of here, was swept by fire Saturday night. Volunteer fighters gained control of the flames after heavy damage had been caused. The Victor Power Mining Co. lost its power house, with a 250 h. power engine, compressors, and other equipment, its assay office, carpenter shop, a trestle and barns. The cyanide plant was damaged slightly.

Hill Fire in San Francisco with Light Pressure

Detectives were detailed to aid Fire Marshal Charles Towe in his investigation of the origin of the fire which destroyed the home of Mrs. George Gray, widow of the late assassinated contractor, at 2550 Vallejo street, San Francisco, in April. It is believed the fire was the work of an incendiary. A search of the ruined dwelling has shown several suspicious circumstances.

The adjoining home of Otto Fleissner, 2560 Vallejo street, was considerably damaged by fire, water and smoke.

The firemen had a hard fight with light pressure in the mains.

San Francisco.—Fire at an early hour (last month) destroyed the Electric theater, 1932 Union street, with a loss of \$7,000. The blaze is supposed to have been due to defective electric wiring, and the interior of the place was a roaring furnace when the firemen reached the scene. The fire de-

partment directed its efforts to save adjoining property. The theater was conducted by Fred Widman, 1906 Green street, and was owned by Joseph Bauer, also owner of the Wigwam Theater, in the Mission.

In San Francisco in April, the residence of Mrs. Minnie Steiner, 1650 San Bruno avenue, was destroyed by fire. Mrs. Steiner says she is at a loss to account for the blaze. Mrs. S. was absent. Insurance loss \$1,500.

Berkeley, Cal., April 10. — The \$100,000 plant of the El Dorado Oil Works at the foot of University avenue was again threatened by fire yesterday. The blaze, which is attributed to spontaneous combustion, was fought by the entire Berkeley department, and extinguished with but little loss to the plant. The fire was within a few feet of the place where the late Fire Chief James Kenney lost his life on March 24.

Merced, Cal., May 1.—Eight mules were burned to death last night in a fire which destroyed completely all buildings and contents on the ranch of S. M. Pate, six miles east of Le Grand. No one was at home at the time. The origin of the fire is a mystery.

Sanger, Cal., April 29.—Fire originating in the rear of a livery stable at 1 o'clock this afternoon swept a business block and caused a loss of over \$30,000. A fruit packing house was among the buildings destroyed.

Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$35,000,000.00

A Successful Record of Nearly Two Hundred Years.

Losses Paid During That Time Exceed

\$230,000,000.00

United States Branch, 92 William St., New York City

R. D. HARVEY, United States Mgr.

LAWRENCE F. LAMPING, State Agent

For Oregon, Washington and Northern Idaho

310 BURKE BUILDING, SEATTLE

CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital paid up (Gold)	- - -	\$ 250,000 00
Cash Assets (Gold)	- - -	3,353,190 12
Net Surplus (Gold)	- - -	2,359,803 17
Bonds on deposit in the U. S.	-	399,500 00

The above Company conducts
a general Marine Insurance
business.

PARROTT & CO., General Agents
Since January, 1882

J. J. THEOBALD, Manager
320 California Street, San Francisco
[Babcock Building]

PHOENIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

W. IRVING

General Agent for Pacific Coast

E. C. F. KNOWLES

Assistant General Agent

343 SANSOME STREET

Security Building
(Entrance on Halleck Street)

San Francisco

The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building

33 Broad St., Boston

SAMUEL APPLETON, U. S. Manager

Accident Policies

Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employes. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.

CHAS. J. OKELL & CO.

General Agents, - - San Francisco, Cal.
Royal Insurance Building

**Rates's Arson Confession—
One of the Burrignt Gang**

Martinez, Cal., May 5.—Paul Rates, confessed member of the Coast Burrignt arson gang, arrested in Milwaukee, was today given a preliminary hearing before Justice of the Peace Hayden, and bound over for trial in the superior court on bonds of \$2,000. Rates is charged with being implicated in the destruction of two houses on Manila avenue, near Stege, and confessed to the crime April 19th.

The principal witnesses in the hearing today were Mrs. Jennie Burrignt, wife of Lester Burrignt, head of the gang; J. P. Arnold of Richmond, who went to Milwaukee for Rates, and John F. Steeley, a San Francisco adjuster.

In the confession of Rates, offered as evidence in the hearing, Rates stated that Dick Courier, Lester Burrignt and himself had contracted for the purchase of three lots, selecting lots as far from a fire hydrant as possible, and in the direct sweep of the wind from the bay. On the lots they built two houses and a shack, locating the buildings in such a manner that by setting fire to the shack, the other two houses would catch fire. The buildings were burned, and the insurance collected. There was no underwriter's record of the gang's successive losses.

Jose Schwartz Arrested

Bellingham, Wash., April 21. — Wanted in San Jose, Cal., to answer to an indictment charging arson, Jose Schwartz, proprietor of the French dye works here, is under arrest. Schwartz has been living in Bellingham under the name of Joe Block.

**Second Attempt
To Burn an Old Hotel**

The second attempt in two weeks (in April) to burn the Rose hotel in Pleasanton was frustrated shortly before midnight when employees discovered a blaze in a first story room. Bedding and papers had been piled in a heap and lighted. The fire was extinguished before it had done more than slight damage. Mystery surrounds the two attempts to fire the hostelry. Two weeks ago fire was started in three rooms on the third story, bedding being piled up in each to feed the flames. The hotel is owned by James Southerford and run by J. Snowgrass.

Incendiary Garage Fire

Berkeley, Cal., April 26.—That the pet-cocks on the six automobiles occupying the Garcia & Hearn paint shop at 3370 Adeline street, Monday night, when the structure was burned to the ground and the lives of fifty occupants of the Bellevue apartments adjoining were endangered by five explosions and the attendant fire, were open, allowing the gasoline to escape to the floor; that a strange man was seen leaving the premises a few minutes before the first explosion and that there are other evidences of incendiarism are the contentions of the Berkeley police tonight, following a two-day investigation. Members of the firm of Garcia & Hearn and their employes declare, according to the police, that when they left the building all of the pet-cocks were closed.

The Board's arson committee is doing fine work.

ESTABLISHED 1873

Office of Edward E. Potter

General Agent

THE FIRST OFFICE to commence paying losses after the conflagration.
 THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.
 THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.
 THE ONLY OFFICE that did not compel its patrons to go to the expense and trouble of going to Oakland for the adjustment of their claims.
 THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It
 It Costs No More**

OLD AND
 TRIED

GLENS FALLS INSURANCE COMPANY

Of New York

Incorporated 1849

SURPLUS to Policyholders . . \$5,212,525 00 UNDIVIDED Profits . . . \$2,319,300 00

SECURITY INSURANCE COMPANY

Of New Haven

Incorporated 1841

SURPLUS to Policyholders . . \$3,889,296 00 UNDIVIDED Profits . . . \$ 802,506 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

Of Philadelphia

Incorporated 1853

SURPLUS to Policyholders . . \$1,893,309 00 UNDIVIDED Profits . . . \$ 432,560 00

FIREMEN'S INSURANCE COMPANY

Of Newark

Incorporated 1855

SURPLUS to Policyholders . . \$6,565,223 00 UNDIVIDED Profits . . . \$2,720,038 00

EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$3,053,576 00 UNDIVIDED Profits . . \$811,504 00

GERMAN - AMERICAN INSURANCE COMPANY

Of Pittsburg

Incorporated 1873

SURPLUS to Policyholders . . \$1,080,978 00 UNDIVIDED Profits . . . \$173,718 00

EDWARD E. POTTER, General Agent

W. W. POTTER, Assistant General Agent

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

THE COAST REVIEW

INSURANCE

MAY

In its 45th year

COMPENSATION

The California supreme court holds that the owner of a piece of property is not liable for injuries to the employe of an independent contractor who is erecting a building on the property. It holds that notwithstanding the workmen's compensation act provides that such an owner is liable, he is not, because the legislature has no power to grant judicial authority to any tribunal but to the ordinary courts in cases arising out of liability for injuries where the relations of the parties are not employer and employe.

BUSINESS

The most extensive investigations into foreign-market conditions ever undertaken at one time by the Bureau of Foreign and Domestic Commerce, Department of Commerce, will be under way soon after the beginning of the new fiscal year in July. These investigations will be aimed at the newer and more undeveloped markets lying well outside of the fighting zone, especially those in South America, China, India, Africa and Australia. Twelve different lines are to be investigated and fifteen distinct examinations to find suitable agents for the work have been announced for some time in May.

Liquor Interests

Carry Heavy Insurance

The twenty-first annual convention of the National Wholesale Liquor Dealers Association of America, held at

Louisville, May 9th, 10th and 11th, developed that the liquor industry of the United States carries close to one billion dollars of insurance. A Louisville agent canvassed the convention attendants, who were from practically every state in the United States. The inquiry developed that the retail trade alone carries insurance estimated at approximately \$230,000,000 while the wholesale trade and the manufacturers carry about \$350,000,000.

From government statistics it was gleaned that the capital invested in the liquor industry reaches the sum of \$1,294,583,426; that the annual disbursements, other than wages, are \$1,121,696,097 and the annual disbursement for wages aggregates \$453,872,553.

FIRE

Madras, Or., May 21.—Fire of unknown origin early today destroyed the general merchandise store of James Rice. The loss is \$8,000.

In Western Union territory there is also the Western Bureau. Companies affiliating with neither union nor bureau include these: American Druggists, Arizona, Century, German of Ill., Globe & Rutgers, Hamilton, Home of Utah, Merchants of New York, Northern of New York, Pacific, Rocky Mountain, Stuyvesant, Vulcan.

Salem, Or., May 18.—Fire in the flax plant at the Oregon State Prison late today destroyed the flax mill and two adjoining buildings.

STABILITY AND STRENGTH

RESOURCES OVER \$52,000,000.00

SUN INSURANCE OFFICE
OF LONDON

NATIONAL
OF HARTFORD

COLONIAL
FIRE UNDERWRITERS
AGENCY

MICHIGAN
FIRE AND MARINE
OF DETROIT

MECHANICS & TRADERS
OF NEW ORLEANS

SUN
UNDERWRITERS AGENCY
OF LONDON

PACIFIC DEPARTMENT

WILLARD O. WAYMAN---CARL A. HENRY

JOINT GENERAL AGENTS.

FRANK E. STONE

MAXWELL H. THOMSON

ASSISTANT GENERAL AGENTS

Sansome and Sacramento Streets

San Francisco, Calif.

Branch Offices: Los Angeles, Cal., Portland, Ore., Seattle and
Spokane, Wash., and Denver, Colo.

AGENTS WANTED IN EVERY CITY, TOWN AND VILLAGE.

1863

53rd YEAR

1916

FIRE

AUTOMOBILE

MARINE

Organized in 1863

Fireman's Fund

Insurance Company

Incorporated under the Laws of California.

401 California Street - San Francisco, Cal.

Company's Building

Capital, \$1,500,000.00 Assets, \$11,326,205.60

BERNARD FAYMONVILLE

PRESIDENT

J. B. LEVISON

VICE - PRESIDENT

LOUIS WEINMANN

SECRETARY

A. W. FOLLANSBEE, Jr.

MARINE SECRETARY

H. P. BLANCHARD

ASSISTANT SECRETARY

JOHN S. FRENCH,

ASSISTANT SECRETARY

T. M. GARDINER

TREASURER

Central Department

JOHN MARSHALL, Jr., Manager

39 South La Salle St., Chicago, Ill.

Southeastern Department

E. T. GENTRY, Manager

Atlanta, Georgia

Eastern Department

A. K. SIMPSON, Manager

J. W. LITTLE, Ass't Manager

Mason Building

Boston, Mass.

Atlantic Marine Department

FRANZ HERRMANN, Manager

79-85 Wall Street, New York

VOL. 89
NO. 6

JUNE

SEE PAGE
.....

1916

MAGAZINE EDITION "A"

THE

Coast Insurance PROTECTION Review

An Insurance Journal and Directory
IN ITS FORTY-FIFTH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

INSURANCE PUBLISHING CO., Publishers

Five Years' San Francisco Premiums

Final Coast Fire Table, Revised

Union Central Life's \$2,000,000 Stock Dividend Still Subject
of Comment

Field Men's Directory

Additional State Figures

Owner of Killed Dog Liable to Auto-Owner

Home Life Mutualization Plan Approved by Policyholders

Life and Miscellaneous Totals

Sketch of Mutual Life Ins. Co. History

California S. C. Accident Decision

Oregon S. C. Life Decision

National Board's 50th Annual Meeting

California Insurance Federation

Fires Are Increasing in Number and Loss

Static Electricity Starts Threshing Fires

Home Offices Figures

American 1915 Fire Insurance Totals

Circulating Extensively in all the
States and Territories of the Pacific
West

PRICE 25 CENTS
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in
South America, Japan, China and
Australasia

The Great Fire Insurance Company of the World
 ASSETS IN UNITED STATES, - \$14,814,383.94

NEW YORK OFFICE, 80 WILLIAM STREET.
 HENRY W. EATON, Manager
 GEORGE W. HOYT, Deputy Manager
 HUGH R. LOUDON, Associate Deputy Manager
 J. B. KREMER, Assistant Deputy Manager
 T. A. WEED, Agency Superintendent

**NEW ENGLAND STATES, NEW YORK, NEW JERSEY,
 PENNSYLVANIA, MARYLAND, DELAWARE,
 DISTRICT OF COLUMBIA, VIRGINIA,
 WEST VIRGINIA, NORTH CAROLINA,
 SOUTH CAROLINA, OHIO,
 INDIANA, KENTUCKY,
 TENNESSEE.**

NEW ORLEANS OFFICE, COR. CARONDELET & COMMON STS.
 CLARENCE F. LOW, Manager
 J. G. PEPPER, Asst. Mgr
 R. H. COLCOCK, Jr., Deputy Asst. Mgr

**LOUISIANA,
 MISSISSIPPI,
 ALABAMA,
 OKLAHOMA,
 FLORIDA,
 ARKANSAS,
 TEXAS,
 GEORGIA.**

SAN FRANCISCO OFFICE, 444 CALIFORNIA ST.
 R. P. FABJ, Manager
 THOS. H. ANDERSON, Ass't Manager

**CALIFORNIA, NEVADA, ALASKA,
 OREGON, WASHINGTON,
 ARIZONA,
 IDAHO**

**ILLINOIS,
 MICHIGAN, IOWA,
 WISCONSIN, MINNESOTA,
 MISSOURI, KANSAS, NEBRASKA,
 COLORADO, N. DAKOTA, S. DAKOTA,
 MONTANA, UTAH, WYOMING,
 NEW MEXICO.**

CHICAGO OFFICE, INSURANCE EXCHANGE
 W. S. WARREN, Manager
 R. H. PURCELL, Deputy Asst. Mgr.

THE LIVERPOOL & LONDON & GLOBE FIRE INSURANCE CO., LTD.

Established 1836

Entered U. S. 18

The statement of the condition of the United States Branch on the 1st of January, 1916, in accordance with the laws of the State of New York, is as follows:

Assets	\$14,814,383.94
Liabilities	9,972,496.75
Surplus	\$ 4,841,887.19

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire) . . .	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116
 And INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126; 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1915, \$8,957,563.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$147,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

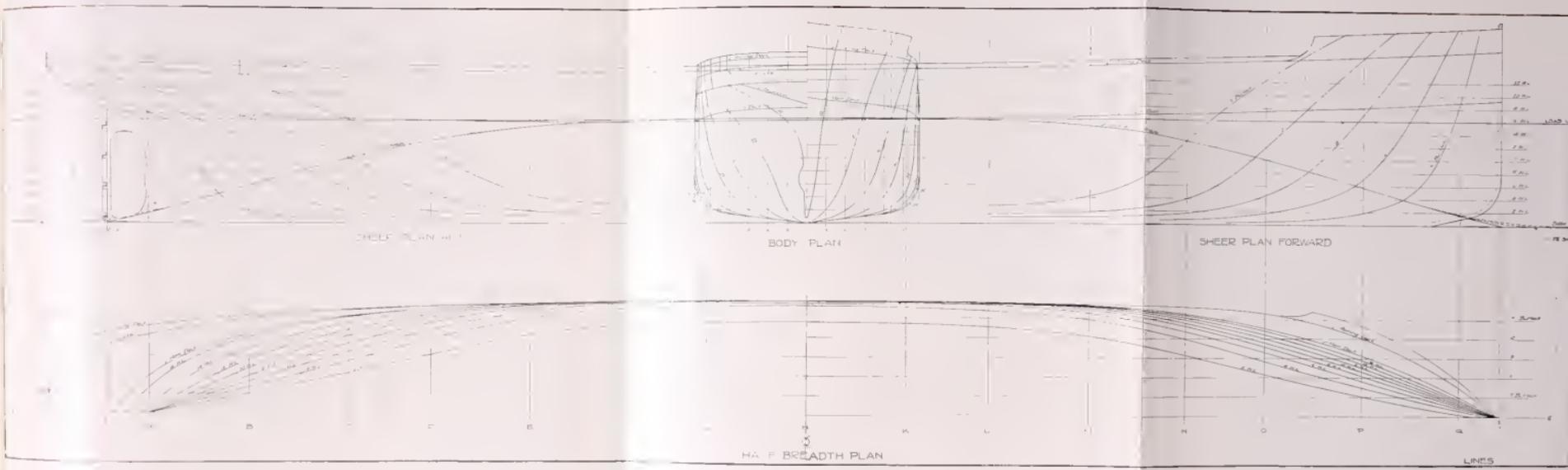
PACIFIC DEPARTMENT ESTABLISHED 1852
 In Company's New Building
 444 California St., San Francisco

ROBERT P. FABJ, Manager
 THOS. H. ANDERSON, Asst. Manager

Special Agents:

R. G. BRUSH R. H. ROUNTREE HARRISON HOUSEWORTH LOGAN B. CHANDLER
 GEORGE F. GUERRAZ CHESTER S. MYRICK F. E. ATKINS GEO. J. JAMES

HALF BREADTH—BODY—AND SHEER PLANS OF SINGLE SCREW MOTORSHIP FOR PHILIPPINE-CHINA COAST TRADE



Prepared by RUFINO MARTINEZ, a Filipino Student at the University of California



CONFLAGRATION-PROOF INSURANCE

TOTAL ASSETS OVER \$40,000,000.00

LOSSES PAID TO DATE	|	PAID SAN FRANCISCO
OVER		CONFLAGRATION
\$177,000,000.00		\$6,000,000.00

PACIFIC DEPARTMENT

GERMAN AMERICAN.

PHOENIX OF HARTFORD

GERMAN ALLIANCE.

PROTECTOR UNDERWRITERS.



EQUITABLE FIRE & MARINE INSURANCE CO.

GEO. H. TYSON GENERAL AGENT.

HERBERT FOLGER, ASST. GENL. AGENT

SAN FRANCISCO.

FIRE INSURANCE — RENTS — PROFITS, USE AND OCCUPANCY —
AUTOMOBILE — TOURIST FLOATER — MAIL PACKAGE —
SPRINKLER LEAKAGE

AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE



Representing

The Mutual Life Insurance Company

of New York

You will make money.

The great strength, big dividends and incomparable benefits of the "*oldest company in America*" mean certain success for you.

For Terms to Producing Agents, Address

GEORGE T. DEXTER, 2d Vice-President

34 NASSAU STREET, NEW YORK, N. Y.

AUTOMOBILE

Dog Owner Successfully Sued For Injury to Auto

We often hear of cases where some unfortunate car owner is called upon to pay damages for running over a dog which chanced to cross his path, so why not a suit against the owner of a dog for any damages caused to automobile owner by it? In the supreme judicial court of Maine, the case of *Tasker v. Arey*, 96 Atlantic Reporter 737, raises this point. Basing his claim on a statutory provision allowing recovery for damage done by dogs to a person or his property, he asks recovery for injuries to his automobile, which was thrown from the road by contact with the defendant's dog.

Upon a verdict in favor of the plain-

tiff, the defendant moves for a new trial. In considering this question the per curiam opinion in part reads:

"The plaintiff testified that, as he was driving his automobile along the highway on the evening of August 20, 1913, in exercise of reasonable care, the defendant's dog suddenly 'jumped directly in front of my machine, and so quick I didn't have time to apply the brakes before it struck him. The left-hand wheel struck him and jacked the machine around across the ditch, blown out of the solid ledge, and tipped it over.' "

The motion for a new trial was overruled, it being held that there was sufficient evidence to support plaintiff's contention.

INCORPORATED 1861

The California Insurance Co.

Cash Capital, \$400,000 00

Net Surplus, 232,067 00

Total Assets, 1,064,323 00

E. T. NIEBLING, President
GEO. W. BROOKS, Secretary

W. E. DEAN, Vice-President
JOHN E. COSGROVE, Assistant Secretary

**HOME OFFICE: Company's Building, 550-558 Sacramento St.
SAN FRANCISCO, CAL.**

Special Agents and Adjusters

H. C. R. BUSWELL, Superintendent of Agencies

A. N. LINDSAY, Seattle, Washington; H. DUKINFIELD, Los Angeles, California;
R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;
JOHN M. CLAYTON, B. A. SIFFORD, San Francisco

**Paid \$2,557,000 in San Francisco conflagration without discount or compromise,
and at the rate of "Dollar for Dollar."**

LONDON & LANCASHIRE FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

New York Department
57 and 59 William Street
A. G. McILWAINE, Jr.,
Manager



Western Department
39 So. La Salle St., Chicago
CHARLES E. DOX,
Manager

Pacific Department: 332 Pine Street, San Francisco, Cal.
SAM B. STOY, Manager

GEO. ORMOND SMITH, AGENCY SUPT. San Francisco W. B. HOPKINS, LOCAL SECY.
J. P. YATES, AGENCY SUPT., Los Angeles, Cal.

SPECIAL AGENTS

George T. Richmond San Francisco G. L. Goodell Portland
W. W. Gilmore Sacramento David H. Parry Seattle
J. P. Hague Los Angeles Henry A. Morison Spokane
N. Gardner Denver

WILLIAM M. KLINGER, General Agent, AUTOMOBILE DEPARTMENT

GENERAL

British Columbia shipments of 350,000 shingles to Blaine and Sumas, Puget Sound ports, in 1915, are reported.

Build Your Own Business



under our direct general agency contract. Our Policies provide for:
**DOUBLE INDEMNITY,
 DISABILITY BENEFITS,
 REDUCING PREMIUMS.**

See the new Low Rates.

JOHN F. ROCHE, Vice-President

The Manhattan Life

Insurance Co. Organized 1850

66 Broadway, New York

A Large Initial Commission

To You or Your Clerk or to
Anybody You Recommend

4

CANVASSING ROUND TOWN

Among Insurance Men for Subscriptions to *The Coast Review* or for Purchases of Books. Why not Make

9

Dollars

In a few hours of Pleasant Interviews?
Sample Copies of Literature Sent
to You or to Addressees

GENERAL

Larger Postal Savings Deposits Will be Now Accepted

at the postoffice. This is made possible by an important amendment to the Postal Savings Act just approved by President Wilson. A postal savings depositor may now have an account amounting to \$1,000 upon which interest will be paid. Formerly \$500 was the maximum amount he could have to his credit.

Another feature of the amendment that will avoid further embarrassment to the public and to postal officials is the doing away with the limit on the amount that could be accepted from a depositor monthly. Under the old law only \$100 could be deposited in a calendar month. The amendment abolishes this restriction.

While the postal savings system has already proved a signal success, as is shown by the fact that more than half-a-million depositors have over eighty million dollars standing to their credit, still it has fallen short of meeting the full demands of the public because of the restrictions which have now been eliminated.

Frost in California

Santa Rosa, May 9.—The frost yesterday morning did much damage to the growing grapevines, the tomato fields, the berry fields and other crops in Sonoma county. The frost was unexpected and farmers will lose heavily. Hundreds of acres of vineyard were damaged.

Sacramento. — Frosts this spring have done great damage to prunes, grapes and potatoes.



**THE
PENNSYLVANIA**

FIRE INSURANCE COMPANY

of Philadelphia

Assets Jan. 1, 1916, \$8,251,407.44

Surplus to Policyholders

Jan. 1, 1916, 3,202,659.92

One of the Oldest and Strongest Fire Insurance Offices
in the United States

Pacific Coast Department:

201 Sansome Street, SAN FRANCISCO

R. W. OSBORN, Manager

S. P. MESICK, Superintendent of Agencies

F. J. AGNEW, " " "

SPECIAL AGENTS: A. C. McConnell C. V. McCarthy F. A. Lathrop

The
**Metropolitan
Life
Insurance Company**

Pacific Coast Head Office

Metropolitan Life Building

Pine and Stockton Sts.

SAN FRANCISCO

FIRE

Under the caption, "Policy Writing Thirty - Five Years Ago" Insurance Age says: "When fire insurance policies were written by hand, errors were smaller. Now with policies and forms printed, they run as high as 40 per cent."

Edgar M. Davis is now vice president and general manager of the Arizona Fire. This is a promotion from the secretaryship.

Utah.—Mechanics Ins. Co. admitted.

Tracy, Cal., June 7.—Property valued at \$16,000 was destroyed in a fire which swept eight buildings here early today. The blaze wrecked the California rooming house. Flames then spread to the home of James Hagan and to six other homes. All were destroyed.

The Continental (Fire) Insurance Co.

Largest Capital and Largest Policyholders' Surplus

Home Office
80 Maiden Lane, New York

Western Office
332 So. La Salle Street, Chicago

Fidelity-Phenix Fire Insurance Co.

A Strong American Company backed by Strong American Assets

Home Office
80 Maiden Lane, New York

Western Office
137 So. La Salle Street, Chicago

American Eagle Fire Insurance Co.

*Its Management is a Warranty of Prompt and Equitable
Settlement of Every Honest Claim*
80 Maiden Lane, New York

FIRE, Automobile, Rents, Tornado, Tourists' Baggage, Use and Occupancy, Sprinkler Leakage, PROFITS

HENRY EVANS, President

*Union Assurance
Society Limited*

OF LONDON



Founded in 1714

*Law Union & Rock
Insurance Company Ltd.*

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

HARRY H. SMITH, Manager

EDW. M. BRODENSTEIN, Branch Sec'y

J. PERCY CARROLL, Supt. of Agencies

SPECIAL AGENTS: F. A. Stahl, San Francisco; F. F. Richards, Los Angeles; W. J. Kulp, Denver; M. B. Boothby, Portland

MISCELLANEOUS

California Commissioner Ordered by Court to Desist

Insurance Commissioner Phelps was recently commanded by the district court of appeals to "desist from interfering with the activities" of the insurance brokers, whose license was recently suspended in the contention over the industrial accident insurance rate for retail coal dealers. A writ of mandate was issued by the court, instructing Phelps to either immediately revoke his suspension order or show cause on May 22d why he should not do so.

Insurance Commissioner Favors State High Rates

Lloyd, Spengler & Fraser, whose license was revoked by the California insurance commissioner, when they wrote insurance for Oakland retail coal dealers for less than the \$3.30 state industrial commission's rate, secured a writ of mandate. The petition for the writ declares that this business can be written at a profit for \$1.50.

At the same time that the arbitrary commissioner revoked the license of the insurance brokers, he ordered the Ocean Accident and Guarantee Corporation, the company in which the Oakland dealers' risks were written, to desist from writing any of that line of business for two years.

Instead of making minimum rates from data secured by his office, it is asserted that the insurance commissioner has deputized a rate-making body, composed of representatives of insurance companies, to do this work. Such procedure is unwarranted in law, according to the president of the California Retail Fuel Dealers' Association. He says:

Wants a New Insurance Commissioner

In view of the fact that the employers of California are paying over \$12,000,000 in premiums for workmen's compensation insurance, and the insurance commissioner sees fit to sit down with a body of men and fix insurance rates without giving heed or attention to the employers who pay this

money, we feel that there should be either a change in the law or a new insurance commissioner appointed, who will perform his trust to the insured in the state of California by giving sufficient time and attention to the determination of what is a fair rate to be paid by employers for workmen's compensation insurance, or if he is not capable of making such determination, that a rate-fixing bureau be organized, in which the employers and the payers of insurance premiums shall have an equal voice with the insurance companies.'

A Prompt Retreat

As already announced, the insurance commissioner reissued licenses for the agents and for the company. It was a "fall down" indeed.

The Pennsylvania compensation board rules that mining is steady and not seasonal employment.

"Preparedness is National Insurance" is the motto of the Insurance Preparedness League of Illinois.

Doctor's Bill.—Employer has the right to provide medical treatment for injured employees, and he is not liable for medical bills—when his proper medical service is rejected. This is the recent ruling of the New York supreme court, appellate division.

Globe Indemnity's Western agents heretofore reporting to Chicago now report to the home office in New York.

The United States Casualty has discontinued its steamboiler department and reinsured its business.

Rather a serious fire at Huron, near Hanford, Cal., recently.

The Travelers last year paid 52 death claims on lives of men who had been insured less than a year.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital
\$5,000,000.00

Net Surplus
\$7,584,515.59

Surplus as to
Policyholders
\$12,584,515.59



Cash Assets Now
\$24,730,602.67

Losses Paid
in

97 Years

\$150,705,780.00

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

W. H. BREEDING, General Agent

E. S. LIVINGSTON, G. E. TOWNSEND, Asst. General Agents

**Main Office, 301 California Street
SAN FRANCISCO**

SPECIAL AGENTS AND ADJUSTERS

J. A. MURPHY, General Adjuster

H. F. MILLS JOHN P. BREEDEN GEO. F. ROBERTS FRED H. RHOADS H. E. O'BRIEN
J. A. GALLAGHER G. S. MARINER E. V. CULVER

This Company has absolutely NO connection with any other corporation bearing the name AETNA)

HARTFORD FIRE

Insurance Company

Chartered 1810

FIRE, MARINE AND AUTOMOBILE INSURANCE



Assets, January 1, 1916, \$28,277,827 42

Surplus to Policyholders, 10,050,972 90

DIXWELL HEWITT, General Agent

ADAM GILLILAND, Assistant General Agent

430 California Street, SAN FRANCISCO

CITY AND MARINE DEPARTMENT

441 CALIFORNIA ST.

SPECIAL AGENTS AND ADJUSTERS

GEO. E. DEVINE, Sup't of Agencies, San Francisco

J. J. DENNIS, Portland, Ore.

MILTON E. SPAULDING, San Francisco, Cal.

ROBERT E. DOLLARD, San Francisco, Cal.

E. J. FITZGERALD, San Francisco, Cal.

L. H. EARLE, San Francisco, Cal.

C. E. MILLER, Salt Lake City, Utah

NEIL STEWART, Spokane, Wash.

P. H. GRIFFITH, Los Angeles, Cal.

ERNEST E. PRICE, Los Angeles, Cal.

JUNE, 1916

The Coast Review

INSURANCE

Subscription, \$3 a Year

In the 45th Year

Foreign, \$3.50

Volume 89

San Francisco, California, U. S. A.

Number six

Entered at San Francisco Postoffice as second-class mail matter

THE MONTH

In our Legal Digest we are able to present only a small amount of fire rulings, but all that has been published up to the time of going to press. The miscellaneous cases, however, are exceptionally extensive and interesting; and the life cases are not far behind.

San Francisco has just had a fire loss of at least \$1,250,000, by the burning of a long pier and a huge cargo awaiting transshipment. The state loses \$200,000, the fire companies lose a small amount, and the marine companies lose the remainder. The fire may have had an incendiary origin. The flames spread with American speed.

The National Board of Fire Underwriters held its 50-centenary meeting. It is the oldest American organization of underwriters.

The American miscellaneous totals indicate an underwriting loss of more than \$1,000,000 in 1916. Personal accident and health premium income is the largest of the several classes.

Huge "preparedness" parades have been held in the large cities of the country. The paraders are representative men, from all classes. Insurance men have been conspicuous as to numbers in the line of march.

The Coast press continues to record new cases of arson and new arrests.

Fire losses in the United States so far this year appear to be 25 per cent more than for the same time last year.

The independent insurance press is severely censuring the Union Central Life management for taking the huge dividend out of the surplus and paying it to the stockholders of the company.

The Association of Life Presidents has begun gathering statistics of the European war mortality. Why this zeal and expense when the newspapers print the mortality losses? The slaughtered now equal all the first armies.

THE LAW

Miscellaneous Insurance In Supreme Courts

CALIFORNIA

Elliott et ux. v. Frankfort General Ins. Co.
156 P. Rep. 481, May 8, 1916

Knowledge of Agent

Under policy reciting that no agent may waive or alter its terms, the holder of the policy or beneficiary cannot vary the policy by proof of oral waivers, or claim estoppel because of the knowledge of the soliciting agent of the falsity of the warranties.

**Forfeiture for Misrepresentation—
Occupation—"Capitalist"**

A professional gambler who permitted the agent of an accident insurance company to represent his business as that of capitalist made a material misrepresentation which gave the company the right to forfeit the policy, since, whether the term "capitalist" meant merely a person of large wealth or one having an income from investments, it involves an exclusive dependence upon accumulated property, and a gambler was not as good a risk as a capitalist would be.

A representation that an applicant for accident insurance who was living with a woman other than his wife was of good habits is a material misrepresentation, if for no other reason than that he was subjected to danger of vengeance from his wife or her kinsmen.

Insured was killed by accident while driving an automobile.

The court found that the word "capitalist" was inserted by Mr. Rowan (agent) without consulting Mr. Jewell, and that:

"The said Carl Jewell then said: 'Hold on, what do you mean by capitalist?' And Paul Rowan then said; 'Mr. Jewell, a man that has \$20,000 to lend, that owns an automobile, and wears large diamonds, and dresses well, and lives around the best of hotels, and travels around Southern California, I would call a capitalist. A capitalist is a man who has money to lend, drives around in automobiles, lives in luxury, and spends money the way you do.

I do not see how I could put it any other way.' C. A. Jewell then said: 'How much money does a capitalist have to have?' Rowan then said: 'Some of them have \$500,000 or better, and others I know only have a few hundred dollars and are still called capitalists, and I cannot see why you should not go under that heading.' And thereupon Mr. Jewell said: 'All right, let her ride.' "

Similarly, as the court found, the words (habits) "Good all the time" were written by Mr. Rowan, whereupon the following conversation occurred:

"Said Jewell said: 'I do not know how to answer that question.' And the said Rowan said: 'That is the customary way that I answer those questions. I know you are not a drinking man.' "

The applicant then signed the paper and another blank which was not filled in. This latter writing was afterwards prepared by Mr. Rowan and sent to the general agent at San Francisco, but the two documents did not exactly correspond.

In preparing the policy the defendant's representative in San Francisco inserted the warranties identical with the representations contained in the paper sent to him—that is, the one which had been filled in by Mr. Rowan after it had been signed by the applicant—and the policy was received, accepted, and retained by Mr. Jewell.

The defense was that Jewell had made false warranties.

The court found that the subagent, Paul Rowan, had known well and had been on terms of intimacy with Jewell during the year prior to May 31, 1910; that Rowan had seen large sums of money in Jewell's possession, and had been informed by the latter that he desired to loan \$20,000 upon a first mortgage.

The court found Jewell's residence to have been at his mother's home as stated in the application, that his income exceeded \$25 a week as therein set forth, and that the other

representations were not made for the purpose of securing the policy. There were conclusions of law that Paul Rowan was the servant of R. A. Rowan & Co., the agents of defendant for soliciting applications, forwarding them to San Francisco; receiving the policies issued thereon; delivering said policies; and collecting the premiums.

It is clear that the applicant for insurance was guilty both of misrepresentation and of concealment regarding material facts, that is such facts, knowledge, or ignorance of which would materially influence the judgment of the insurer in making the contract or fixing the premium.

Dwelling Defined

Policy With 12 Limiting Clauses

Under Rev. St. 1913, § 7909, held, that the word "dwelling," in an accident insurance policy covering injuries from burning of dwelling, might mean "home or place of habitation," if so understood by the insured, and if the insurer had reason to suppose she so understood it.—*Hamilton v. North American Acc. Ins. Co. of Chicago, Ill.*, 157 N. W. 111. April 21, 1916.

Insured was a widow who supported herself and two children. She lost her life as the result of stamping out a grass fire that threatened her house. Her heirs sued under a policy for \$2,000.

In the policy there are 12 provisions purporting to limit the liability on the policy, the fourth being:

"(4) By the burning of a dwelling, hotel, theater, clubhouse, lodge room, school building, office building, store or barn, in which the assured may be burned by fire or suffocated by smoke, but this shall not apply to or cover the assured while acting as a volunteer or paid fireman."

The court ruled:

The defendant contends that the evidence shows that the accident happened in the street, and not on her premises. The parties each asked for an instructed verdict, and the court directed a verdict for plaintiffs. Under the oft-announced rule we must sustain the decision of the court if a

verdict for the plaintiffs could be sustained upon the evidence with proper instructions. That is, all issues of fact will be considered as found in favor of the decision, and those findings upon conflicting evidence will not be disturbed unless clearly wrong. Within this rule it will, if necessary to support the judgment, be considered that the court found that the accident occurred upon the premises of the deceased, and such finding is not so unsupported that we can say that it is clearly wrong. It is conceded that the injury was "effected, solely by external, violent and accidental means" and was within the terms of the policy, unless excluded by the limiting clause. The defendant contends that paragraph 4 of the limiting clause above quoted applies directly and precludes a recovery on the policy.

The plaintiffs point out that if the 12 limiting articles are construed as defendant contends, the result is that the deceased, under the circumstances in which she was placed at the time of procuring the insurance, had practically no indemnity by the policy of which her children could avail themselves in the event of her accidental death, so that with such a construction of the policy she paid her premium practically without consideration.

It is substantially alleged in the reply, which is without objection treated as alleging a substantial issue in the case, that the deceased understood when she bought the policy that her children were protected by the policy against any fatal accident that might happen to her while she was at her home; that the defendant company knew that she so understood the policy and purposely led her to rely upon the insurance with that meaning.

The word "dwelling" alone is not commonly used with exactly the same meaning as the words "dwelling house." Webster's New International Dictionary defines "dwelling," as "habitation; place or house in which a person lives." The words "dwelling house" are given a much more restricted meaning.

The trial court was asked to find that this insurance company took the money of this woman and gave her a policy in which

it agreed to pay her children "two thousand dollars for loss of life occurring within 30 days from date of the event causing the fatal injury," and then followed that agreement with a long list of provisions of such a nature as to practically deprive the children of any protection whatever. The trial court considered that the use of the word "dwelling" instead of the expression "dwelling house" might reasonably be understood by the insured to include her "habitation" or home place, that the insurer had reason to believe that she did so understand it, and that section 7909, Rev. St. 1913, applies:

"When the terms of an agreement have been intended in a different sense by the parties to it, that sense is to prevail against either party in which he had reason to suppose the other understood it."

Under the peculiar circumstances of this case we cannot say that the trial court was wrong, and the judgment is affirmed.

Knowledge of Agent

Knowledge acquired by an insurance agent while acting in connection with a matter in which he is authorized to act will be imputed to the company or presumed to have been communicated by him to it.—*West v. National Casualty Co.*, 112 N. E. 115.

Agent May Extend Time

Relative to estoppel, an agent of an insurance company empowered to accept renewal premiums and issue renewal receipts, has implied power to extend time of payment.—*Id.*

Delivery of Policy to

Agent Completes Contract

Acceptance of plaintiff contractor's application for public liability policy by executing and forwarding policy to agent for delivery held complete insurance contract, rendering defendant company liable for a loss, though policy was not delivered.—*Birch v. Manufacturers' Liability Ins. Co. of New Jersey*, 36 A. 1003.

Clause Unenforceable

Under Rev. Civ. St. art. 4742, subd. 3, provision, that if insured should die from heart disease within one year from its date liability would be limited to one-fourth of principal sum named, held not enforceable and to present no defense to claim for full amount.

Report from Physician

Under Rev. St. 1911, art. 5714, provision of policy, insuring against sickness, requiring report from attending physician every 30 days, held void.—*First Texas State Ins. Co. v. Herndon*, 184 S. W. 283.

Employers' Liability

Failure of assured under an employers' liability policy to include the salaries of its manager and bookkeeper in reports to the insurer of compensation paid held not to entitle the insurer to recover premiums based thereon.—*Fidelity & Casualty Co. v. Tyler Cotton Oil Co.*, 184 S. W. 304.

Time the Essence

Whether time for payment of premiums on an accident policy is of the essence depends on the wording thereof, and it cannot be said that as a matter of law time is of the essence.—*North American Ins. Co. v. Jenkins*, 184 S. W. 307.

Disease

Under an accident certificate, held, that the fact that the accident produced a disease causing death or that insured was afflicted with some disease not the proximate cause of his death was no defense.—*Skinner v. Commercial Travelers' Mut. Accident Ass'n*, 157 N. W. 105.

Notice

The failure of the insured to give the required notices of the casualty, and the claims made on account of it within the time required prevented recovery on the policy.—*Lee v. Casualty Co. of America*, 96 A. 952.

Embezzlement

Under the terms of the surety bond sued on, held, that plaintiff could recover on proof that the bonded employe's default was caused by his fraud or breach of trust, without proof that he had been guilty of embezzlement. — *McIntyre v. American Surety Co.*, 156 P. 690.

Burglary**and Books**

Policy of burglary insurance taken out by owner of pool hall at solicitation of agent who was a frequenter of the place, where gambling went on, held not invalid as for a subsequent increase of hazard.

A book wherein the owner of a pool hall entered the amounts of money taken in, amounts paid out, and the amounts placed in the safe each day, was a compliance with his policy of burglary insurance requiring him to keep books showing the money on hand.—*Gueringer v. Fidelity & Deposit Co. of Maryland*, 184 S. W. 936.

Notice and**Disclaiming Liability**

Where the insurer, having notice of an accident to the insured's employe, disclaims any liability and refuses to make any defense, it cannot when sued by insured, complain of a just settlement with the injured party.

Under Rev. Civ. St., notice by insured of accident 16 days after it occurred held to satisfy the requirement of the policy for immediate notice.—*United States Fidelity & Guaranty Co. v. Pressler*, 185 S. W. 326.

Action of Guest**Injured by Motor Car**

Negligence of driver of motor car held not imputable to owner's guest, so refusal of owner to urge such imputation in action by guest, who was injured, is no defense to owner's action on accident policy.

Where accident policy, conditioned to save motorist harmless from actions from injuries caused by car, required motorist to

co-operate with insurer in defending actions, a finding by the jury that motorist failed to comply with such condition held warranted by evidence.—*Collins Ex'rs v. Standard Acc. Ins. Co.*, 185 S. W. 112.

Over-Exertion**As Intended**

Under policy covering injury or death by accidental means, held that insured's over-exertion in precisely the manner intended, resulting in dilation of the heart and death, was not due to "accidental means."—*Rock v. Travelers' Ins. Co. of Hartford, Conn.*, 156 P. 1029.

Notice

Where, because of circumstances, it is impossible to give the insurer notice of an accident within the time specified in the policy, notice within a reasonable time after removal of the obstacle is sufficient.

Policy does not make such notice a condition precedent to recovery under the policy, or even of the essence of the contract.

Evidence held to show that an insured had no notice of an accident covered by his indemnity policy until institution of suit therefor by one injured in his elevator so as to excuse his failure to notify the insurer prior to such suit.

Return-Address**Letters**

Testimony that the witness sent two letters, return addressec, to the insured in an indemnity policy, containing notice of an accident to a person in his elevator, and that they were not returned, is insufficient to show notice in opposition to positive testimony that they were not received.

Costs. Etc.

Under an indemnity policy requiring the insurer to defend actions covered by it, allowance of costs, attorney's fees, and witness and reporting fees to the insured, who sued on a breach of the policy, is proper.—*Shafer v. United States Casualty Co.*, 156 P. 861. May 15, 1916.

Waiver

A letter reminding an insured of his non-payment of a past-due premium, although asking for a personal health certificate, held a waiver of such non-payment.—157 N. W. 308.

—

Liability policy limiting insurer's liability

Life Insurance In Supreme Courts

OREGON

French v. Columbia Life & Trust Co., 156 Pacific Reporter, 1042, May 22, 1916.

Non-Payment of Premiums— Extension Note

Where, after non-payment of a premium when due and giving by insured of a note for same, which provided that if not paid when due the policy should lapse and the note should be due in an amount to cover only the pro rata premium to the date of cancellation, and the note was not paid when due, the policy lapsed.

On March 4, 1914, the company prepared a statement showing that the estate of James M. French was indebted to the company for \$107.63 balance of the principal due on the note dated July 22, 1912, \$58.59 the earned portion of the note dated April 10, 1913, and \$28.35 as the earned part of the note dated June 24, 1913. Irene C. French assigned her interest in the May policy to her mother, Elizabeth French, who then commenced this action to recover the amount of the two policies. After all the evidence for plaintiff had been offered and after the defendant had introduced its evidence and rested, the court directed a verdict for the company on its motion; and the plaintiff then appealed from the consequent judgment.

Harris, Barnett, J.J., and Moore C.J., affirms the judgment.

Bean, J., dissented, closing as follows:

Not until after his (French's) death does it appear that the amount of premium to that date was ever computed. The note remained upon the records of the company as a valid claim against French during his life. About a month before he died it is

to given sum and providing that insurer will, in addition, at its own cost, including court costs and interest on judgment after entry, investigate accidents and defend suits, limitation does not include interest and costs and expenses of action for injuries.—Maryland Casualty Co. v. Peppard, 157 P. 106.

stated that it was "considered charged off." The official receipt issued would indicate to the ordinary mind that the premium was paid for one year by the acceptance of the note. The letter stating that the company had received "remittance in payment of the premium on your policy" would naturally confirm the same belief. The arrangement as to the \$125 as testified to by plaintiff's witnesses, if made, would be quite a substantial compliance with the demand in the letter of November 12th for a "substantial payment," and may have been a reason for the belief in the mind of French that his policy was still in force. All the evidence taken together tended to show a waiver of forfeiture, if there was one, and that question should have been submitted to the jury. The writer is firmly convinced, however, that the case should be determined by the court upon the former point.

James French, the insured, died on December 19, 1913, while the policy was still in force. The insurance company waived formal proof of death. There is no controversy in regard thereto. The trial court erred in directing a verdict and entering judgment in favor of defendant. Under the facts in this case the judgment of the lower court should be reversed, and the cause remanded for a new trial.

—

The full report of this interesting case covers over 16 pages of the Pacific Reporter. The dissenting opinion covers near 6½ pages.

—

Delay in Proofs

Where delay in furnishing proofs of death or the giving of notice is not attributable to neglect or bad faith, and the proofs or notice are furnished within a reasonable

time, the delay is ordinarily excusable.—
Curran v. National Life Ins. Co. of United
States, 96 A. 1041.

FEDERAL

Arnold et al. v. Equitable Life Assur. Soc.,
228 Fed. Rep. 157

Incontestable Clause

Policy contained a clause that "this policy becomes incontestable * * * one year from its date of issue." A statute of the state provided that misrepresentation of the age of the insured without fraud in fact should entitle the insurer only to a deduction from the amount of the policy of the difference between the premiums paid and those which would have been payable if the true age had been given, with interest. Held, that the incontestable clause precluded the insurer from making a defense on account of a misstatement of the age of the insured in the application, not only as to all, but to any part, of its liability.

Beneficiaries

The beneficiaries named in a policy of life insurance, which contains no provision giving the insured authority to change the beneficiaries, are entitled to the proceeds of the policy, notwithstanding a different disposition made by the will of the insured.

This is an action upon a policy of life insurance for \$10,000 issued to Lois G. Stuart April 17, 1897, in lieu of a policy for the same amount issued October 18, 1890, which was returned to the company. This exchange of policies was made at the request of the insured in order to change the beneficiaries.

Plaintiffs and interveners contend that by the terms of the policy it is made incontestable after one year, and therefore that the defendant is liable for the full amount thereof, and cannot rely upon the partial defense pleaded. They also contend that the defendant cannot plead the misrepresentation of one year in age, because of the failure to attach a copy of the application to the policy, as required by section 1741 of the Code of Iowa, and they plead a settlement effected at the end of the tontine period, and they further allege an estoppel.

The policy issued contains the following statements prominently displayed thereon:

"This policy becomes incontestable, and grants freedom of residence, travel, and occupation one year from its date of issue."

"Incontestable and 'unrestricted', after one year."

Does the "incontestable clause" in this policy prevent the defendant from making the partial defense pleaded herein? These clauses have been uniformly upheld, and uniformly construed against the insurer. It has been seriously contended that such clauses should not be effectual as against actual fraud; but, even as to the most gross frauds, it is now well settled that the incontestable clause is effectual.

It will be observed that the language upon this policy is as strong as is possible to make it:

"This policy becomes incontestable * * * one year from its date of issue."

But this was not strong enough to express the intention of the insurer. Prominently displayed upon the policy are the words:

"Incontestable and 'unrestricted' after one year."

"Incontestable" is not strong enough; it is "unrestricted"—absolutely without limit or condition.

Attached to the original policy issued in 1890, which is before the court, is a form letter, evidently sent out to all persons acquiring insurance, congratulating the insured, and emphasizing the achievements of the company. In this letter it is said:

"The Equitable was also the first company to make its policies absolutely incontestable after a limited period. By this concession the policy becomes practically a bond of the Equitable Life Assurance Society. The Equitable, in adopting this measure, removed an objection which has sometimes been made against life assurance, to the effect that the claims of policyholders might be contested after death, when they would necessarily be unable to defend their own characters and protect the interests of the beneficiaries under their policies."

This, of course, is not part of the policy. I simply refer to it as illustrating the reason

why the courts have been so firm in refusing to recognize any exception to an incontestable clause, unless expressly reserved. As stated in the cases *supra*, this incontestable clause is no doubt a strong "talking point" in procuring insurance, and a strong reason for taking insurance.

In the majority of cases, life insurance is for the benefit of a widow and children. The incontestable clause is intended to free them from delay and annoyance and expense in acquiring the amount which had been carefully provided, and the courts have constantly construed these clauses to

bar any attempt to invade the plain meaning and intent of the contract executed by the insurer. I am convinced that the partial defense pleaded cannot be sustained, and this view is decisive of the case, regardless of other questions involved.

If beneficiaries cannot be substituted by assignment, they cannot by will. I find no authority justifying the recovery of the proceeds of this policy by the executors, plaintiffs herein. The interveners, being the persons specifically named in the policy, are entitled to recover.

Fire Insurance In Supreme Courts

Where 2 Losses Occur

And 1st Loss Not Paid

Where loss occurred under insurance policy before maturity of premium note and insurer was held liable, and second loss occurred after maturity and demand for payment of note, and insurer had not paid first loss, insurer cannot pay first loss in full and declare policy forfeited.—*Oklahoma Fire Ins. Co. v. Reddington*, 156 P. 1165, May 22, 1916.

Average Clause

Under "average clause" attached to fire policy, covering lumber yard and contents, several buildings and piles of stock within common inclosure will be regarded as one of the premises named in average clause and same class of property on lot across street as another.—*Mangold v. American Ins. Co. of Newark*, N. J., 157 N. W. 632.

A Conditional Sale

Is a Change in Title

Under a policy of fire insurance, a conditional sale held a change in the interest, title and possession of the insured property avoiding the policy and defeating the insured's recovery thereon. — *Fire Ass'n of Philadelphia v. Perry*, 185 S. W. 374.

New Action

12 Months After Loss

Where fire policy required action thereon within 12 months after loss, and action in common pleas court was removed to the

federal court, and judgment for plaintiff was reversed, new action more than 12 months after loss cannot be maintained.—*Dalzell v. London & Lancashire Fire Ins. Co.*, 97 A. 452.

Agents' Representations—

Farming Utensils

Company is not bound by a mere soliciting insurance agent's representations or statement as to the legal effect in the policy of words describing the property covered.

The term "farming utensils" is much broader in meaning than "garden tools," and in an insurance policy, "farming utensils," includes any instrumentalities within the meaning of the word "utensils" made use of on a farm, including a stock scale or a new windmill not erected.

Hay in Stack

Not in Mow

A policy covering "hay in stack" does not cover hay in the mow of a barn.—*Murphy v. Continental Ins. Co.*, 157 N. W. 855.

Agent's Authority—

Company Not Liable for Premium

Where it was agreed that an insurance agent's authority was limited to one county, and that on a trip into another county he solicited insurance generally, held, that the company was not liable for the agent's retention of premium paid for policy applied for in the second county.—*Springfield Fire & Marine Ins. Co. v. Ferrell*, 71 So. 615.

OUR EXTRAVAGANCE

From a Paper by T. H. Williams, Read at the Fortieth Annual Meeting of the Fire Underwriters' Association of the Pacific

Copyrighted. Published by Permission of the Association

A favorite expression of many managers is "losses can not be controlled, but the expense account can and must be." This thought lies primarily in the fact that the manager considers that he is making a record for himself by keeping his expense ratio down; but if he does not watch his loss ratio with the same care, it is apt to be higher than the average, and then his underwriting ability is questioned. The stockholders look at the net results from a department and not at individual items.

Expenses

Expenses are increasing each year, but it is the fixed expenses, such as commissions, taxes and licenses, which are just as much beyond the control of the manager as are the losses. The overhead expenses, such as clerk hire, maps, printing and supplies, should not increase, because they can be controlled. Losses can not be controlled, but the settlements can be, and that is my excuse for this paper.

Losses

Extravagance in the settlement of losses is causing more harm to the community than can be easily imagined. The agent and the company are so anxious for the prompt settlement of losses, that a proper and thorough investigation is not made, and this fact is the greatest possible incentive to the incendiary. The investigations, made in New York and other cities as to the cause of the abnormal fire waste, have proven that insurance companies are not careful as to the amount of insurance they write to the value of the property and this is primarily the cause of an excessive loss ratio.

The average adjuster, on account of the rapidity with which he is expected to adjust losses, is looked upon by the "fire bug" as a huge joke and insurance companies as "easy marks."

Recently a syndicate of incendiaries was discovered in Seattle, Portland, Oakland and Los Angeles and the confessions made by some of the culprits are really startling. One of the ring in Portland stated "I've played faro, poker, the ponies and chuckaluck, but none of them offered me the odds that this insurance company did. Why, they bet me \$1000 to \$14 that I couldn't burn my house and get away with it. And they gave me three years in which to do it."

If adjusters were not compelled to make rapid settlements of losses, but allowed to make careful adjustments, arson would not be such a profitable business. The amount of the loss is seldom given much consideration by the manager, but the expense of the adjustment is subject to the most severe criticism.

One of the "fire bugs" confessed to thirty fires and said the adjuster seldom took over two days and at the end of ten days he always received his draft for the amount of the loss. It would be too bad to spoil such a lucrative business as this syndicate is engaged in.

Over-Insurance

We invite and encourage the crime of arson by the careless manner in which we write risks. We have a State law which would protect the companies to a great extent from over-insurance if we allowed it to become operative. The statute of this State recites that if there is other insurance without permission, the policy is void. We deprive ourselves of this valuable protection by printing in all of our forms "Other insurance permitted." It is not necessary for the insured to obtain permission for other insurance, so he buys as much as he wants from various agents.

A recent case that came under my observation was where a stock valued at \$3000 was insured for \$12,500 in seven companies. The agents of five of these companies inspected the property and each was led to believe that he had the only insurance on the stock. When the fire occurred a claim was made by the insured for the total amount of the insurance, and if we had not been able to prove the value of the stock to be only \$3000 and were able to convict the insured on a charge of arson, we would have paid the \$12,500.

Every one of the policies had permission for other insurance without limit. If it had been necessary for the insured to obtain permission for other insurance this loss would not have occurred.

We find in every incendiary fire that the property is over-insured, and the insurance is usually in two or three companies.

We have the remedy in our own hands to prevent over-insurance by eliminating "Permission for other insurance" from every form. There was a time, and it is not so many years ago, when this permit was never given unless asked for by the insured. It is not necessary for me to dwell upon the advantages of restricting other insurance for they are well known to every underwriter. Then why do we allow ourselves to be forced into using forms giving permission for unlimited insurance when we know positively that it causes many fires and costs the stockholders and premium payers thousands of dollars each year for crooked losses that could be prevented? Why can we not agree today to eliminate this clause from every form and only allow other insurance when the amount of the other insurance is stipulated in the contract?

We blame agents, local conditions and the courts for high loss ratios, when we should blame ourselves for the unconcerned manner in which we risk our companies' money. We are the only ones who can change this condition of affairs and we have no right to complain when we will not take advantage of the protection afforded by the laws of each State.

Greed for premiums is at the bottom of it all. Some company puts out a bad new form and we try to "go them one better" by dropping more and more of the protection we are entitled to, and which we need. This is one of the reasons why the loss ratio is now so much higher than in past years.

Time of Payment of Loss

Many of the managers believe, and I agree fully with them, that companies should take sixty days for the payment of all losses, which would give ample time for a thorough investigation of the loss, and would allow

wholesalers to protect their interests by being able to garnishee the loss for amounts due them. In several instances it has developed that, if the company had waited sixty days for the payment of the loss, they would have been able to secure evidence which would have convicted the insured of arson, or at least have given the company an opportunity to have made a compromise settlement. When a loss is once paid it is seldom that a company can recover, so why not withhold payment as long as we can?

It is a foregone conclusion that many of the fires today, if not caused by the insured, are welcomed because they know that immediate payment of the loss will be made. If the insured knew that he would have to wait sixty days from the time his loss was adjusted before payment would be made he might decide that cash could be secured in other ways quicker than by destroying his property. The best reason, however, for discontinuing the immediate payment of losses is that it will give the companies ample time for investigation of the claim.

Proper Vice Losses

“Proper Vice” losses test the backbone of the managers more than any other kind, and usually those who have the nerve to stand are forced to pay because some company falls down. Fortunately this class of losses is small, but the losses are numerous, and we should all stand shoulder to shoulder and refuse payment. The most frequent claims are for coal oil heater smoke damages, which necessitate retinting the walls and painting the woodwork, and as a rule everything in the room is ruined beyond repair, for it is almost impossible to remove the oily smoke and soot. The same is true of acetylene smoke damages.

We must take a firm stand regarding this class of losses and give the agents to understand they will not be paid. If we all do this there will be no danger of losing either agents or premiums.

Concerted action in any matter will surely bring desired results.

Adjusters

No profession requires as much exact and general knowledge as that of an adjuster. He should be a man of unquestioned integrity and ability. He should have a thorough understanding of the fire insurance business. He should be familiar with the values of all classes of merchandise; know how to figure the cost of a building; be able to read human nature; have a thorough understanding of the insurance contract, and be familiar with the law governing every point. He must be just in all his dealings and never, under any circumstances, lose his temper.

Because a man styles himself an “adjuster” is no proof that he is one. He may be a good appraiser on machinery, buildings or automobiles, but when you ask him to interpret an insurance contract he necessarily fails. This does not mean that he is incompetent as an appraiser. You have expected him to do something out of his line. If he is a builder he should not be sent to adjust a stock loss. If he is an appraiser of machinery he must not be sent to appraise a millinery loss. We are paying out vast sums of the companies’ money each year in excess of the actual losses sustained, because we do not select the right man to adjust the loss. We would not

send our watch to a carpenter to have it repaired and yet we may send an appraiser of buildings to adjust a jewelry stock loss, involving thousands of dollars. This is one of the places where our greatest extravagance is shown.

An adjuster may be considered competent and desirable today, but should he make a close settlement of a loss, and displease the insured, the agent or the broker, his services are no longer required and he is considered incompetent.

I know of many cases where the adjuster insisted upon the rights of the company, and because the insured objected to abiding by his insurance contract, the adjuster was recalled and the loss turned over to one who would make an adjustment to please the insured.

Recently an adjuster was sent on a loss which took him five days to adjust. On account of evidence secured he was able to make a compromise on a 30 per cent basis. When he sent in his bill to the companies the expense exceeded 10 per cent of the loss and the managers wrote that he must reduce his bill to one day's work. If this adjuster had settled the loss in one day he would have paid a total loss and the companies would have been well satisfied because his bill would have been less than 10 per cent. Can you not see from this what an injustice it is to your company to insist that adjusters make quick settlements and so do not give the proper time and attention to all losses? This adjuster saved the companies 70 per cent of the amount of the insurance, and yet he was criticised for rendering a bill for the actual time put in on the loss.

Instead of encouraging adjusters to do their work in a proper manner we discourage them by criticising the amount of their charges.

Money expended in the investigation of losses of doubtful origin is of lasting benefit to the public and to every company.

Depreciation

The insurance contract states that the company is only liable for the actual cash value of the property at the time of the loss or damage, which means the value less a proper depreciation. This refers not only to the total destruction of the property but to partial losses as well.

We have become lax in our methods and so anxious to please the insured, and thereby make a favorable reputation for the company, that we seldom insist upon depreciation being deducted when the loss is only partial.

If a building is damaged the burned parts are replaced with new material, because it is not possible to replace with materials of the same age as that burned, or with "like kind and quality." We are, however, only expected to reimburse the insured for his actual loss and not to place the insured's building in a better condition than it was before the fire, as that would be paying him a profit which would be an incentive for other fires. We therefore should deduct a reasonable depreciation on account of a betterment of the property.

If a portion of the roof of a building is damaged, it is necessary to replace the burned part with new material, and no depreciation should be

deducted for the reason that the building has not been bettered in any way by such repairs and it will not last any longer. It is quite another matter, however, if the insured insists upon the whole roof being painted for then we would be placing the building in better condition than it was before the fire and we are entitled to depreciation on the cost of painting. If the entire roof of the building had to be replaced, then we would be entitled to depreciation on the total cost.

If we would all agree to insist upon the deduction of depreciation it would not only mean the saving of a large amount of money each year on partial losses, but it would prevent many fires for profit.

The more difficult it is for the insured to realize a profit on a fire loss the less the loss ratio will be.

Clauses and Permits

There are many clauses and permits now in use which to say the least are ambiguous and misleading, and should be changed. All clauses should be so worded that they can not be construed to cover more than was intended when the policy was written. All building forms contain the words "additions, adjoining and communicating," and these should never be used. The word "building" will cover everything belonging to and forming a part of the structure to be insured, such as porches, toilets and laundries. When the word "additions" is used, the natural presumption is that something in addition to the building is intended to be covered, therefore the courts have ruled that it covers any building on the premises used for a common purpose in connection with the structure described, whether attached to the building described or not. An electric wire, graveled walk or a vine-covered arbor would be considered "communicating" with the main building.

"Use due diligence" should never be used in any form because it deprives the warranty of its force, and it ceases to be a warranty.

Contribution Clause.—Strong pressure is being brought to bear by the large loaning companies to delete the contribution clause from the mortgage clause. This we should not do. The clause as it now reads with full contribution practically removes every restriction of the policy and we should not give up this one protection. If every company refuses to strike out the "contribution" clause the loaning companies will be satisfied with the present form which certainly gives them every protection and for which they pay nothing.

Gold Coin Clause.—The "gold coin" clause is one that should never be used, and this has been made plain to us by action of the banks this year. It was almost impossible to obtain gold for any purpose. The words "legal currency" are all that should be allowed in any form. If we demanded gold coin in payment of premiums then there might be an excuse for the "gold coin" clause.

Contents of Dwelling.—In the good old days we required that a specific amount should be placed on household furniture, useful and ornamental and family stores; on wearing apparel; on jewelry and on musical instruments. The blanket form now in general use, covers all of these items and

everything else in the dwelling. Lately there has been injected into this form "and personal effects of servants and guests." If this last addition to the form was of any benefit to the insured there would be some reason or value in it, but it is a positive detriment and hardship. The policy might just as well be issued to "For whom it may concern" as it waives the clause in reference to sole ownership of the insured.

When a permit is given that increases the liability of the company, an additional premium should be charged. Our generosity is not appreciated by the insured and surely not by the law-makers.

Earned Premiums

The most expensive and exasperating thing we have to contend with is the non-payment of earned premiums on policies returned "not taken" at the end of sixty days. The office expense is practically double for each policy has to go through the books twice. These cancellations amount to 6 per cent of the gross premiums written or \$550,031.00 each year.

It is not possible to collect this earned premium in every case but in a large majority it could be collected if the companies would take advantage of the facilities offered by the Board of Underwriters, i. e., reporting the insured of every policy cancelled for non-payment and then refusing to write the risk until the earned premium is paid.

There is no question but that our generosity and leniency is taken advantage of both by the insured and the agents. We can stop this sort of thing if we will, and we certainly should do so. There is such a narrow margin of profit in fire underwriting that every leak of this kind must be stopped.

Agency Supplies

A saving of at least one-half of one per cent could be made if companies would adopt a standard set of policy forms. An agent representing twenty companies receives twenty sets of blanks which must be kept separate; whereas one set would be ample for all companies and it would not be so confusing. The Board of Underwriters could send to agents all blanks except policies, daily reports, account blanks, endorsement slips and envelopes and they would be in a position to purchase in large quantities. Supplies bought in small quantities necessarily cost more.

The dwelling and contents form in use by most companies costs from \$2.25 to \$2.75 per thousand. Ordering in lots of one hundred thousand they would cost not to exceed 75 cents. So in addition to the saving in the amount of supplies sent to agents there would be a great saving in the cost of them.

Mr. Sexton.—I do not know that this paper requires any discussion. With reference to economy I heard a man say once that economy is the road to the poorhouse. With regard to this matter of paying losses promptly, on my trip to the Orient, an underwriter over in Shanghai told me that the Chinese were very nice people generally, and that they liked to pay their debts on Chinese New Years, because they must get out of

debt or they would not go to heaven, or they could not get trusted any more, thereafter, which would be just the same. Before the advent of the Chinese New Year a lot of little fires would occur; thus they paid off their little debts. The underwriters got together and made a law among themselves that they would not pay any Chinese losses for three months before Chinese New Years, and that stopped these little leaks.

UNDERWRITING BY SCHEDULE

From a Paper by Edwin Parrish, Read at the 40th Annual Meeting of the Fire Underwriters' Association of the Pacific

Copyrighted. Published by Permission of the Association

It is perhaps well to state in advance that my participation in the activities of this Association has been very limited in extent, and in considering its membership my thoughts involuntarily turn to a few very breezy young men whom it has been my good fortune to meet at one time or another, and who generally favor me with a visit when in San Francisco, the great attraction in our vicinity being not so much myself or our office, as our immediate environments. When, therefore, your president calmly informed me that it was my duty to provide some of the mental entertainment for this meeting, my mind was at once directed toward special agents, and I wish to make it clear that these few remarks are intended for Special Agents, whether up-to-date, passe or embryo, and not for any blase Managers, a few of whom I observe in the audience, and to whom it would be presumptuous for me to address any remarks on this subject.

If five years ago any underwriter had prophesied a 55 per cent loss ratio on the Coast for a year which had produced no conflagrations or general fires, or that the Pacific Coast would change from the most profitable to one of the unprofitable sections of the United States, his views would not have been very seriously taken by the majority of his associates, but the evil days are now upon us and the question is, what are we going to do about it? Excessive losses have brought into existence Preventive Bureaus and measures, public and private, and we are issuing publications appealing to everyone from school children to inmates of Old People's Homes, in our efforts to control fires, and incidentally losses, from the outside, so to speak, but is there not something which we are overlooking inside of our own lines. Has not the subordination of individual and exaltation of class or schedule underwriting been carried to excess? Does not our intense study of rates lead us to overlook many important features, one of which is that your contract is with the individual and not with his property? We have made insurance altogether too easy for certain people, and so changed our methods of doing business as to invite the very troubles which now face us. Most of you are familiar with schedule or class rating, and I do not wish you to feel that I share the opinion of the agent who knew of schedules only as an invention of the City Broker, which enabled him to take all the large lines away from his country agent competitors. I am a strong believer in this

system of determining rates, and in fact know of no other method under which improvements or faults of construction can be adequately and properly recognized, but the very fact that we do so appreciate the vast amount of thought and labor which have been devoted to this subject by our most able underwriters, leads us to more readily accept the results of the application of schedules, as absolutely safe to follow. To show how far the idea may be carried, I will refer just a minute to the latest book on the subject "The Experience Grading & Rating Schedule" by Mr. E. G. Richards, who as you all know is a past master of the subject. Under this plan, all towns and cities of the United States would be graded and classified from No. 1, first-class, to No. 10, unprotected, and I will state here that this part of the work is practically under way a system of grading towns having been adopted by the National Board of Fire Underwriters. Second, each of these ten city or town groups would be separated into occupancy classes according to the National Board table. Roughly speaking, this includes some five hundred different classifications, which applied to the ten grades of towns would give you a starting point of five thousand divisions. Third, each occupancy class would be sub-divided into three groups according to the construction of the buildings, X—fire-proof, B—brick, and F—Frame. This would give us 15,000 divisions. Fourth, each of the three groups would be sub-divided into ten grades of quality, X buildings into ten grades, B buildings into ten grades, and F buildings into ten grades. This would give us 150,000 subdivisions. Fifth, having obtained the final units, the building classes would have each of their ten grades of buildings sub-divided into ten contents grades, and similarly the contents classes would be divided into ten building grades. This would give us 1,500,000 subdivisions, if we found a risk of each class in all grades of construction, but admitting that this would be improbable and reducing the number one-third we still have 1,000,000 classes, seemingly quite sufficient to provide a rating basis for every building in the United States. The scheme is indeed monumental in size and grand of conception, but as Mr. Richards states, "There is no way of pre-determining the cost of insuring a specific risk, and if experience is to measure fire insurance costs, it will show that a rate upon a specific risk should be the same as the average rate of its class. It matters not how much we may refine that classification by further subdivision, the risks embraced in each final group would vary in quality one from the other." Assuming, for example, the basis rate for ten grades of California dwellings to have been duly established, this would not prevent a loss to the company which happened to secure a little more than its proportion of Italian risks in Santa Clara County, or Armenian dwellings in the Fresno district, and a little less than its proportion of dwellings owned by people of other nationalities, say in Alameda County. In the early days of American underwriting, the companies, due to difficulty of communication, necessarily depended to a great extent upon the agent, who was the judge not only as to rate but other features of desirability, and performed many of the duties now devolving upon the General or

State Agent. This appears to have worked out very well, the agent recognizing his responsibility and acquitting himself with honor, and it is to be regretted that the peculiar relationship has to a great extent been allowed to disappear. As the agency system was extended and representatives without any particular insurance training, appointed at smaller towns, the practice of issuing policies at the Head or General Office came in vogue. We had on this Coast. up to not very many years ago, the well established custom of signed applications when the risk covered was not shown on Sanborn map; now in most cases the agent simply favors you with the bare copy of the policy, some companies going so far as to print daily reports without the usual questions on the back, in order to save the agent any possible embarrassment through not answering same, and the manager who is bold enough to ask for information is considered a freak; yet, who is there amongst us who does not feel that many of our losses could be prevented if we still required the information called for by the daily report. Taking outside or unprotected dwellings as a very typical class, eating into our profits regularly year by year, I believe the margin between profit and loss is represented by risks which the agent himself would have cancelled, if he had investigated closely enough to supply the data which our forms call for. However, the practice of going it blind is probably too well established to be changed or corrected, and the point I wish to make as applied to this assemblage, is that having to a great extent lost the benefit of the inspection and advice in years gone by supplied by our agents, also the opportunity of judging a risk through information contained in the daily report, it is for you Special Agents to make up the deficiency by more careful and painstaking investigation, both as to the assured and the risk. Not so many years ago we had on the Coast several General Agencies which made a specialty of writing high rated business, on the theory that the physical hazard was covered by the rate, and granting that the percentage of moral hazard to amount at risk was about the same for all classes, there should be more profit in the high rates. This sounded very plausible and seemed to work out all right for a few years, but they are gone now and in their place we hear of nothing but improved risks and greatly reduced rates, and we compete strongly for sprinklered risks, the net rate on which is little, if any, higher than the conflagration rate for the entire country. Possibly the pendulum has swung too far in this direction and underwriters are again at fault. It sounds like a comparatively simple proposition to say that rates must be increased if losses over a series of years are so great as to leave no margin of profit, but we all know the numerous objections and reasons urged against increasing rates on any particular class, or in any certain locality, and no one is more familiar than yourselves with the antagonisms created by changes in rates, which on the record are entirely justifiable. It may be taken for granted that the companies do not wish to drive away any business which can be made to yield a profit, yet it is customary and quite natural under our methods of doing business, for agents to criticise any line of action tending to disturb their clients, and how

many Special Agents either actually join in this criticism or passively uphold it by failing to come out frankly and strongly in the companies' behalf. It is a duty which you owe to the companies generally, as well as the particular office by which you are employed, to uphold rates and reduce losses, not only on your own risks but those carried by other companies as well, by every means within your power. It takes both training and instinct to make a good underwriter, and there is one point standing out sharp and clear at the present moment. There has never been a time on this Coast when a little moral courage and backbone on your part represented so great a value to the companies, never has there been such an opportunity to show your individual underwriting ability, and I hope you will all take advantage of it.

PORTLAND'S FIRST YEAR IN REAL FIRE PREVENTION WORK—WHAT HAS BEEN ACCOMPLISHED, HOW AND WHY

A Paper by Jay W. Sterens, Fire Marshal, Portland, Or.. Read at the 40th Annual Meeting of the Fire Underwriters' Association of the Pacific

(Concluded from May Coast Review)

Copyrighted. Published by Permission of the Association

The one thing that impressed me more than anything else, and the one reason I am really interested in this work, was along the line that Mr. Schively spoke about in his paper on "The Ideal in Fire Protection and How to Attain It." He said that until you reach the "inner man" you are not going to get results. That struck home with me. It meant a great deal to me, and I am going to tell you why. During the month of November, just before I started out on my fire prevention work, and just before I started on my talks in the schools, I was called out on an alarm of fire in the southeastern part of the city. The conditions I found there were these—and I will tell you this story the same as I have told it to hundreds of people in Portland, because I feel that it will appeal to you the same as it did to me. When I arrived at the fire, the flames had been practically extinguished. I began to inquire into things, and found that the father was a man who worked nights. He did not come home until 1 o'clock in the morning and slept late the next morning, consequently the rest of the family slept late. There were three children, a boy five, one three, and a little baby a few months old. On this morning the two boys got up thinking they would go down and get breakfast for their parents. They went down, and the older boy got the matches, which were very handy. Any child could get them. One of the things I impressed very strongly on the school children was the getting of matches and starting a fire, and in the inspection of homes the fireman calls the attention of the mothers to the carelessness of leaving matches within reach of the children. The boy instead of starting the fire in the range started it in the woodbox. The mother was upstairs and smelled the smoke and rushed downstairs to see what the trouble was and discovered the fire in the woodbox. The older boy, who had started the fire, saw

that there was something wrong and he ran away and hid. The younger fellow stayed there and watched the fire. The mother grabbed him and shoved him out of the back door, closed the door and ran to find the older boy, and in the meantime called her husband to come down to put the fire out. She found the older boy under the bed, pulled him out and put him out the front door; then she ran upstairs to get the baby. It was just a little frame shack and when she got back to the stairs it was filled with flame and smoke and it was impossible for her to go down. She went onto the rear porch and jumped from that porch down to the ground, with her baby in her arms. That mother performed a wonderful feat. By all the laws of righteousness she was entitled to the lives of her children. The first thing she began to do after jumping off the porch was to get her little band together. She ran around to the front and got the older boy, but could not find the other boy. She inquired of the neighbors if any of them had found him, but they had not, and she could not find him. She asked the firemen to find her child. The firemen found that when she shoved this little three-year baby out of the door, the natural thing for him to do was to go back into the home to his mother, the only thing he knew in the world. He went through a little door leading into a closet on the porch. He got in there and pushed the door to and it latched. When the fire spread it enveloped this little closet. When the fireman opened the door there the little body was found burned and dead. When I got this far with my investigation it was too much for me, for this reason: in my own home there were two little boys, one five and one three. Those boys mean more to me than anything else in the world, just the same as yours do to you. Now, just how much in dollars and cents do you value your children? Is our one and three-quarter million dollar loss in 1914 in the City of Portland to be compared with the loss of that one child to that mother? Would he be if he was in your family or your home? Suppose it was one of your loved ones, your baby, your brother or your sister, your wife or mother. That is the thing to do—take it right home. It made me feel as though I would be willing to go out and work for twenty-four hours a day for ten years if I could have the satisfaction of feeling I had helped save one baby's life.

During the year 1914 there were sixteen lives lost through fire in Portland. Three of them were children, babies. Since that occurred in 1914, there has not been one baby's life lost in the City of Portland through fire. We do not take credit for that, as it may have just happened that way. In the last fourteen months since we started our fire prevention campaign, there has been just one life lost. The reason is because we are putting the subject of fires directly up to the people. The one life that was lost was a foreigner who went out on Saturday night, became intoxicated, went home and laid down on the bed with a cigarette in his mouth which set the bed afire and burned him up. That is one class which is very hard for us to reach. From an average of from ten to twelve lives lost in fires the past few years down to one life lost in the last fourteen months, it will be seen that we are getting some results along that line and this is the greatest part of the fire prevention movement.

I want to be just as brief as possible, but I am on trial down here, and I want to have my say. I will not take but just a few minutes more of your time.

I am going to touch for a moment on the question of over-insurance. Let me make a confession before I begin. I know nothing about fire insurance. I am not a fire insurance expert, neither am I an expert on rates. All that I know about it is what I have learned in my twelve years actual experience in the Fire Department as a fireman, and in addition my experience of the past year in the Fire Prevention Bureau. I will say at this time that we sent twelve persons to the penitentiary from Portland, Multnomah County, last year for arson, and the oldest settler can not remember when anyone was sent up before. There is nothing to show that anyone was ever sent up for arson in the City of Portland before. I want to say in regard to our investigation, and in every case where we get a conviction it was where the risk had not been inspected by the local agent. The same thing is true in regard to the twenty-six indictments which we received last year from the Grand Jury. Would it not appear to you that there was something wrong? Now, I did not do the thing that the average person thinks I did; go around the corner with a sandbag and lay in wait for the local agent. I did not do that thing. I was called before a meeting of the local agents to speak, and the principal thing that I spoke of at that time, nearly a year ago, was over-insurance. I talked to them about this evil first. The local agents' association just had two meetings after that incident and there were only about a dozen persons that attended those meetings. They did not want the facts. When I could not get results from talking to them in a body, I talked to them personally. I went along until the raise in rates, or rather, readjustments of rates, as it is always spoken of up in Portland, and the Chamber of Commerce had called in Mr. McCune, the Mayor and myself and put us on trial. Mr. McCune was there to defend the readjustment of the rates, and the Mayor and I to tear them down. I just simply told them this, that I was not opposed to the raise in rates, or the readjustment of the rates, that I knew nothing about the rates and it was not up to me; that it was my business to prevent fires, but it seemed to me that instead of a readjustment of the rates what we needed in Portland was a readjustment of agents. What we needed was somebody to start out and raise the standard of local agents from what it is today in the City of Portland. The situation is about this: When a person can not do anything else, when he is a broken-down politician and can not even hold a job as a deputy in the Sheriff's or Constable's office, can not get a job on the police force, or hold it if he has one, is thrown onto the street cleaning department and can not hold that, he then may be appointed a local agent by the special agent who looking for business may not discriminate in his appointment of agents. That is a pretty serious condition, of course, the agents are not all that kind for we have some very able local agents in Portland. There are some very good ones, and some that are with me in this movement and have helped me wonderfully. We certainly need a readjustment of agents.

I stated that it was possible for me to go to half of the local agents in the City of Portland as a stranger, and apply for insurance on property that does not exist, and have a policy handed out to me, in many cases, without question, right over the counter. Some of the local agents and some of the special agents were there and they laughed at me and said it was just plain "bunk," that that was all there was to it.

What would you do if you had been in my position? It was up to me to either back down or prove my statement. What was I going to do? I want to say this, so far as I am concerned, and I do not say it boastfully either, that they all looked alike to me, large and small, and as long as I felt in my own mind and heart that I was right, I made up my mind to go ahead. There were a great many people who told me that it was only a matter of time when I would meet my Waterloo. Well, let the Waterloo come, that was all I said, I am going to do the best I can. I have just sixteen months more as Fire Marshal under the present Mayor, and I am going to work along on the same lines the rest of that sixteen months, regardless of how many friends we lose or how many good friends stay with us.

We waited two weeks—we did not start out the next day. I thought the matter over—laid awake nights thinking about it. I did not jump right at it. I called the boys in and started them out. I told them that I wanted them to go out among the insurance agents and apply for insurance on property that did not exist. One of the boys made the suggestion: here is a man down here—and he mentioned a certain name—who is known to most all of us as an enemy of the movement, but I told them that I wanted them to understand that we were not dealing in personalities, but generalities; that I did not want to speak of any one man at any time unless I was forced to do it. The boys told me that: "Here is a local agent over here that has publicly denounced our movement. We will get him." I said: "Yes, there is no doubt in my mind that you will get him, but do not get him until you get to him. Start down the street and get them all as you come to them." They said: "Well, you have some very good friends among the local agents. Suppose we get them? Should we leave any of those fellows out?" I said: "No, sir; that is not going to be my way of doing business. It does not make any difference whether they are my friends or not. Go after all of them. We do not want to slight anybody. Go after them all, they all know what we think of over-insurance." They went down the street and took the agents as they came to them. There were lots of agencies and they tried to get them all. People asked me why I ran into print with the story. I told them I did not run into print—it did not get into the papers through me. We started out among the local agents, and in time the local agents exposed themselves by trying to get the papers to suppress the story which they supposed I had told the reporters. The newspapers said: "What is this? We know nothing of it." Right then was when we got up against it.

The representatives of all the papers came to my office, and demanded to know what this was. Practically every agent visited had issued policies. I said: "We are not working in the interest of the news-

papers." They said: "What is this? What is going on? You seem to know something about the subject. You must know a great deal about it." One policy was taken out in the name of Charles Dobler—that is his real name. It was not a fictitious name. He was the father-in-law of one of the members of that Arson Squad, who was an officer in the Fire Department. In all other cases the firemen applied for insurance in their own names. When this thing broke the newspapers demanded to know what it was. They wanted all of the names and demanded to know what the thing was about. I said: "You will never get that. This thing is not a personal matter. It is for the general good of the whole community and we are going to stand pat. They did not get the names of any of the local agents, but, of course, they made a joke of it. Just as soon as the agents found the thing had come out in the newspapers—in the 11 o'clock edition—they treated it as a joke—but we worked up until 6 o'clock that night and got policies all afternoon, with the papers on the streets. At 6 o'clock we insured the contents of a vacant saloon building on the corner of Sixth and Alder streets, right in the center of the city, on the corner of the street opposite the Oregonian Building. Is not that rather a rotten condition? Is there a man here today who is interested in fire prevention, and lower rates, that will say the public should not know this condition of affairs, especially after the agents had been repeatedly warned?

What was I going to do? Of course the public does not understand the insurance man's side of it. The insurance man is in bad with the public, for the reason the public does not understand him. The public judges the insurance fraternity by the local agent. What else can you expect? I do not mean to apply that to all local agents. Some of the best people we have in Portland today are local agents. We have some of the other class. What do people judge the army by? The soldier. Take a man that lies drunk in the gutter, if he is a soldier they will say that the whole army is drunk. The same thing applies to the insurance fraternity. If a local agent does business for the insurance company in an improper manner, the public blames the entire insurance fraternity.

I have one other thought I would like to give you, but I am afraid I have taken up too much of your time.

(Cries of "Go ahead. Go ahead.")

I am going to put this thing up to you from my side, from my angle as a fireman. About eight years ago, when I was first appointed battalion chief in the Fire Department, I was assigned to the South Side district. I received an alarm from out in the Italian section. When I arrived at the fire I found that it was a "slow" dwelling fire. The house was full of smoke, about 20 cents worth of fire and \$500 worth of smoke. The engine company had laid a stream in and was just going through the door. The captain had to get down on his hands and knees to crawl through the smoke. I crawled through after him and we found it was one of those smoking bed fires. We found that was the only thing that was burning. We had the chemical extinguisher brought in, and we extinguished the fire. I laid on the floor and waited until the smoke cleared away so I could see what had happened. While I was lying there in

front of the rear door, somebody threw a bucket of cold water on my back. I did not think much about that. I laid there a little while longer and here came another bucket of cold water. That was carrying the thing too far. I got up and let out a yell and started for the fellow. He got out of the way as quick as he could, ran out of the back door and jumped over the fence. After the smoke cleared I started an investigation. The husband was not to be found. He left the wife and babies there to face the music alone. The wife told me that the fire had been caused by an overturned lamp, tipped from a table over on one side of the room, and the bed was on the other side. The poor little innocent child had pulled the cover from the table and tipped the lamp over and set the bed on fire, on the opposite side of the room. To show me that she was right about it she showed me the lamp under the bed. I looked at the lamp and saw that it still had coal oil in it. The bowl of the lamp was not broken. It looked like they had knocked the burner of the lamp off without stripping the threads but the strange part was there was no burner or chimney. Those were the circumstances, and somewhat peculiar. At that time we did not investigate fires. It was not supposed to be our duty. It was up to the Police Department. I saw the policeman on the beat and explained things to him, told him to send in his report, and then they would send detectives to investigate. Some time after I saw him and he said he made out his report, putting in everything that I had said. I have been curious ever since I have been a member of the Fire Department to know something about the cause of fires. I went back the next morning about 11 o'clock. When I went in through the door I saw two gentlemen there, one a special agent and the other an adjuster. They asked me what my opinion was regarding the fire and I said: "Well, I haven't formed any opinion yet." I did not like to express myself. But I told them the conditions. I looked around, and to my surprise the whole place was flooded. There were broken chairs and old clothing strewn all around the room that had not been there the night before. Everything was soaked with water. It looked as though there were possibly ten or twelve barrels of water in there—the place was flooded. The poor wife stood there with the two babies in her arms, half dressed and shivering—she could not make a fire because everything was wet—they were waiting for a quick settlement so that she could start the fire in the stove again. They asked me about the conditions and I explained about the lamp, the burner and the flue, and about all of those old clothes that were there. The adjuster started in to work and finally he uncovered among the ruins a burner. He said: "I thought you said there was no burner here?" I said: "There was not last night." He said: "Well, that is a burner, isn't it?" and I said "Yes." He searched around there a little longer and finally he brought out a broken flue for the lamp. He said: "I thought you said there was no flue for this lamp?" I said: "Well, there was not last night." It got under my skin a little bit. He said: "Well, it is there now." I told him that we did not use any water for the fire at all, that we put it out with a Chemical extinguisher. It seemed like a plain case to me and I thought it should to him. Then I saw something that made me smile for

when I was a boy twelve years of age I was forced to leave school and go to work in a store and although I have found many times what a handicap the lack of schooling was, I found I learned many things there that I could not have learned in school, among other things, I sold lamps and I knew there were two sizes of common lamps, a number 1 or small, and number 2, or large. I saw at a glance that the lamp was a number 1 and the burner number 2, so the burner would not pass inside the connection on the bowl of the number 1 lamp. I tried it and then gave it to the adjuster and we agreed that they had substituted the wrong size. Then I left. I was still curious to know how the matter was adjusted, and shortly afterwards I went down to the office and found out what was done. I found that the loss had been settled. That got under my skin. I was pretty angry at insurance men that allowed anything like that to take place. It was a crooked fire and all the evidence was right there to show it. Why did not the insurance company fight that claim? That was the thing to do. It is because they wanted to save court costs. If they fight the case in court they are sure to lose and they have to pay the costs of court and their attorney in addition to the amount of the loss. It brings us right down to this proposition: what we must do is fight those cases ourselves. We can take a case into court and prosecute it as representatives of the people that you people as insurance men in prosecuting the same case would be accused of trying to keep from paying an honest loss. That is our duty. I do not agree with the State Insurance Commissioner of Illinois that we should have State Insurance because the laws are not enforced or criminals punished now, that would be under State Insurance. What we must do is prosecute the criminals and drive the arsonites out. Enforce the laws now and there may be no need for State Insurance. I am going to take every case into the courts that is of a criminal nature and I am going to get results because I represent the people, not the insurance companies.

Now, going back to my position with the local agent. When I started my arson work some of the public said this: "Well, this fellow Stevens is just a tool of the insurance people." Now we are not considered as representatives of the insurance people especially but of the people in general. In regard to the arson crowd I want to say right here that in my opinion some members of that crowd are pretty high up. I do not believe that all of the big people in the world are honest, neither do I believe that all of the poor people are crooked. It makes no difference what position a man occupies in life it is the "inner man" that counts.

As I was saying, they said things about me, that "Stevens was nothing but a tool of the insurance people, that all he was trying to do was to clean up some of the bad risks or probably prevent some people who had honest claims against the insurance people from collecting them." But we got that all the way down the line. When I tried to put fire prevention in the schools the members of the Teachers' Association said I was a tool of the political ring in the School Board. Now the people have turned over a new leaf. They have found out that Stevens is not a tool of the insurance people; not a tool of the School Board or any one else, that he is going to strike wherever he finds a fault; that regardless

of whether it is an arsonite, a big fellow or a little fellow, or the insurance people, no matter who they are, we are doing all we can to correct the evil. A great deal of credit has been given me for what has been accomplished in Portland. I just want to make one statement: that in addition to a reduction of \$500,000 in the total loss for last year over the year before, the number of fires in which a loss occurred were reduced from 281, in the last six months of 1914, to 193, in 1915. Now, that is real results.

We have just started in. Now, the credit for that should go to the people who have stood behind my work, without which I could have accomplished nothing. These people should know that you are with them for the protection that they gave me. The Mayor of the City of Portland has stood behind me all the way through. I am not in politics, I never was in politics so am not speaking for the Mayor from a political point of view. District Attorney Evans and his deputies are entitled to great credit and all of the members of the Fire Prevention Bureau.

I want to mention Insurance Commissioner Harvey Wells as one of the men who has stood back of me in this work. I want to also mention many of the special agents and some of the local agents that have stood pat and helped us out. There is another man I just want to mention in this discussion, and that is our Fire Chief Dowell. If you knew him as I do you would know him to be one of the biggest hearted men you ever saw, honest and conscientious. In fact his heart is so big that they say he is easy. Some say that he does not get results. I want to say that all of this notoriety or popularity, whatever you might call it, I have gotten on account of this work, does not belong to me, as he has done more than I have to help this thing along. He has helped me in every way that he could, and that is a great deal. If any of you are of the opinion that there is anything wrong with the Fire Chief in Portland, go to him like a man. Go right to him personally and tell him about it. We are open to just criticism and suggestion. We need your support in Portland. With your support we will try to put Portland the first city in fire prevention in the United States.

ITEMS

In the past ten years American fire and marine business has been conducted at a loss on the underwriting account of \$31,000,000, not including the losses of companies wiped out by the San Francisco conflagration or which withdrew and made no reports.

Fire and marine premiums in the United States now average \$1,000,000 a day. Losses paid average \$530,000 a day.

Pacific West fire and marine premiums now average \$3,300,000 a month, with \$1,700,000 losses paid a month.

Fire and marine taxes in this country, exclusive of taxes on real estate, amounted to more than \$11,000,000 last year, or half the net income of the companies.

Oregon will probably have some time next spring new laws regulating mutual companies. The "horse" having been stolen, the "doors" are to be locked.

LIFE INSURANCE

Historical Sketch of The Mutual Life Insurance Co. of New York Beginning in 1842

In 1842 Alfred Pell, a marine underwriter of New York and a member of a prominent family, while on a visit to England was much impressed with what he learned of mutual life insurance in that country as exemplified in the "Old Equitable" of London, and on his return to America he suggested to several prominent citizens the idea of organizing a company in this country to write life insurance on the mutual plan. Among those to whom the suggestion was presented was Morris Robinson, then cashier of the New York City branch of the United States bank, and subsequently the first president of the Mutual Life Insurance Company of New York. Actively associated with Messrs. Pell and Robinson in the organization of the company were Messrs. Joseph Blunt and John V. L. Pruyn. These gentlemen drafted the charter of the company, which was granted by the legislature largely through the efforts of Mr. Pruyn. Among the company's first trustees, in addition to the gentlemen named, were such men as Mortimer Livingston, Fitz Greene Halleck, Frederick S. Winston, for many years president of the company, Robert Schuyler, and R. H. McCurdy, father of former President Richard A. McCurdy.

Oldest American Life Company

This was the inception of the oldest legal reserve life insurance company in America, whose charter was granted on the 12th of April, 1842, and whose first policies were issued on the 1st of February, 1843. There are existing companies whose charters were issued at an earlier date but which lay dormant for some years; and there is another organization which dates further back as a church benevolent society, but whose career as a legal reserve life insurance company did not begin until some years subsequent to 1843. If the age of a company is to be reckoned, as it must be, from the date when it began the transaction of a legitimate life insurance business—the issue of scientific

level premium, legal reserve life insurance policies—there is no disputing the seniority of the Mutual Life. There were in 1843 and earlier several stock companies, doing chiefly a trust business, which occasionally issued a life insurance policy, but this feature of their work was abandoned soon after the organization of the Mutual Life.

Mutual from the Start

As the Mutual Life was to operate exclusively on the mutual plan, no policies were to be issued until the full amount of \$500,000 on the ordinary life plan had been subscribed. The organization of a purely mutual life insurance company in that early day was no light undertaking. Mutual life insurance, and in fact the idea of life insurance itself, was so little understood in this country that it was hard to awaken or maintain popular interest in the new enterprise. When the charter had been granted after several months of effort, it was with great difficulty that 21 of the original 36 incorporators could be induced to attend the first meeting of the board. At this meeting, which was held on the 9th of May, 1842, the charter was formally accepted and Morris Robinson was elected president of the company. Ten days later, at the second meeting, a secretary, counsel, and medical director were elected. The third meeting was held on the 24th of May, and the only business transacted was to accept the resignation of five trustees. It was not until the meeting of December 31st, that an arrangement was effected whereby the president was to give his services and the use of an office for one year for \$1,500. At this meeting also Messrs. Shipman, Ayres & Company were appointed agents to solicit applications, and to their activity and perseverance was mainly due the success of the efforts to secure subscriptions for the amount of insurance requisite to beginning business.

Success Dawns After Three Years

On the first of February, 1843, President Robinson was able to report that the required subscriptions had been secured, but

his troubles were not yet ended. It was only at long intervals, during the next year or two, that a quorum of trustees could be secured for a meeting. There were other tribulations also. Many of the original subscribers for insurance refused to accept their policies, and their places had to be filled by others. At the end of the first fiscal year, January 31, 1844, the accumulated funds of the company amounted to only \$32,311, and the business in force to \$1,480,718. One year later, however, the funds had increased to \$97,273, and insurance in force to \$2,960,083. From this time on the success of the enterprise was well assured. Three years later, at the end of the fifth fiscal year, the assets of the company had increased to more than half a million dollars, and the insurance in force to \$10,000,000.

The First Death

The story is told that when the first death occurred there was not cash enough in the treasury to pay the claim. The statement is correct, but, expressed in that way it is liable to give a wrong impression. The company was amply solvent, but its funds had been so closely invested that, in order to meet this claim, it was necessary either to borrow the money or to sell—possibly at a sacrifice—securities which had been bought for permanent investment. The former alternative was adopted, and the president of the company and another trustee obtained the money at the bank on their personal note. This incident is in striking contrast with the present condition of a company which is now paying to policyholders an average of more than one and a third million dollars a week.

Policies of the First Year

The Mutual Life wrote 470 policies in its first fiscal year. Of these, Policy No. 1, issued on the 1st of February, 1843, lapsed after the payment of one premium. Policy No. 11, for \$2,000, issued on the 7th of February, 1843, matured as a death claim in 1905. Policy No. 22, issued on the same date as the last named, matured as a death claim in 1904, when the insured had attained the age of 101 years, lacking a few

months. Policy No. 277 matured in 1905 at age 90; while Policy No. 458 matured by the death of the insured in his 98th year, on the 11th of October, 1913. This was known to be, up to that date, the oldest life insurance policy in existence in this country, if not in the world, annual premiums having been paid for full 70 years. The policy was originally issued for \$1,500 with a yearly premium of \$33.60, but at his death, by virtue of dividend additions, his insurance amounted to \$5,762.56. The death claim was \$3,410.56 in excess of all premiums paid, after the insured had enjoyed increasing protection for a period of nearly 70 years.

Extraordinary Examples of Longevity

The American Experience Table indicates that out of 81,822 persons living at age 35, only 3 will still be living at age 95, and that none of these will live beyond the attained age of 96. The experience of the Mutual Life has been much better than that. It is commonly assumed that the average age at date of insuring is 35. Of the 470 persons insured in the first year of the Mutual Life, 2 lived beyond the age of 96. On that basis (assuming that each of the 470 persons was 35 years of age at date of insuring), the American Experience Table would show 348 out of 81,822 living at age 96, instead of 3. These data, however, are too meager to enable us to form an accurate conclusion. Taking larger figures, in the first four years the company insured 3,126 persons. These have all passed away, 5 of them living beyond age 96. Proportionately the American Experience Table would show 131 attaining the age of 96 instead of 3 out of 81,822. The company has already had 9 policyholders to live beyond the age of 96 out of 32,127 insured in the first 22 years. As many of those insured in that time are still living, some of whom may live beyond 96, we cannot give comparative results in figures, but it is evident that the mortality in the Mutual Life has been far more favorable than that indicated by the table.

Two or three other companies in the United States have had several policyholders to reach the age of 96, although none

have so far been able to duplicate the experience of the Mutual Life.

John P. Daniels surrendered his insurance for the face amount in cash on attaining the age of 96. This is a privilege always accorded by the Mutual Life to policyholders who have lived to that age, for the reserve is equal to the face amount of the insurance at 96. The privilege, however, has rarely been exercised. James M. Woltz, who attained the age of 96 on the 14th of December, 1914, was still living not long since with his policy still in force.

Continued

Mortality of the Present Great European War

Information is being gathered by the Association of Life Insurance presidents as to the effect of present war methods on the mortality of insured lives. Only fragmentary data is as yet available. It is not expected that the full experience will be obtainable until several years after the end of the war. But what little is available now is being brought together and studied with the hope of having something for the guidance of life insurance companies in the event of this country ever becoming involved in war.

The incomplete information at hand indicates that the experience in previous wars during the history of American Life insurance companies will not be of much definite aid in determining the mortality of present and future wars. At the time of the Civil War, life insurance in the United States was in its infancy and covered comparatively few war risks; while in the Spanish-American War, the exposure was not enough to produce a basis for definite calculations.

It is hoped that, among other things, the inquiry which is being made will be helpful in determining what would be a proper and adequate war risk clause in policies—that is, what would be necessary to protect the interests of the existing body of policyholders, and at the same time offer protection to those taking up arms in behalf of their country.

The percentage of surrendered policies is increasing, being over 30 last year.

Connecticut Life Insurance Report Grand Totals

The 32 life companies reporting to the Connecticut state insurance department, a gain of 1 company, lost some \$14,000,000 in surplus last year. In the previous year they gained nearly \$15,000,000.

Assets gained over \$212,000,000. The ratio of assets to liabilities is 1.0257 for other-state and 1.0886 for Connecticut companies. There is a steady decline. The gross surplus in 1901 was 222½ million dollars. It is now only 136½.

Policyholders pay to the companies as interest a sum nearly equal to half the sum received by the companies from their investments in bonds and stocks. So great is the total of policyholders' premium notes, loans and liens.

The income of the companies (not including industrial business) \$2,000,000,000 every week day.

The sums paid for surrender values and as dividends to policyholders are \$84,000,000 each.

We are dealing with "ordinary" business only.

The number of policies is 4,852,043.

The amount of insurance in force is \$10,905,180.

Commercializing the Medical Profession

Such is the title of an editorial in the Pacific Medical Journal. It protests against "the invariable practices of the insurance companies"—the practice of cutting doctors' bills down about one-fourth to one-third of the regular fees published by the Medical Society. The Journal says: "The California state-insurance and other industrial insurance companies are taking in gains, the money which rightfully belongs to medical practitioners." We sympathize with the doctors. As the insurers adhere to their tariff of rates, so also should the doctors adhere to theirs.

Last year the New York Life lost nearly \$104,000,000 insurance by lapse, surrender and decrease. The total insurance lost was \$172,185,801. This is over \$22,000,000 more

than the original \$150,000,000 new business limit law. The present law will soon have to be amended to prevent this company from declining in the amount of insurance in force.

Home Life Mutualization Approved by Policyholders

The policyholders of the Home Life Insurance Company of New York have approved the mutualization plan as submitted by the directors and stockholders. The negative votes were nominal. The New York state insurance department will canvass the returns and later give its formal approval of the change from a stock to a mutual company.

The affairs of the Home Life are in first class condition and the mutual organization will begin with a large surplus.

Causes of Deaths

Compilations by Ralph R. Nelson, actuary show that from the time of incorporation of Western Union Life of Spokane, on November 26, 1906, to the close of 1915, there have been 153 deaths among its policyholders from these causes: Accident, 35; tuberculosis of lungs, 14; heart disease, 13; suicide, 12; pneumonia, 10; typhoid fever, 10; appendicitis, 7; cancer, 6; Brights disease, 5; diseases of digestive organs, 5; cerebral hemorrhage and apoplexy, 4; inflammation of brain and membranes, 4; miscellaneous, 28.

Many Accidental Deaths

Fifty-two of the 153 deaths noted occurred during the first policy year. The percentage of accidental death is much higher than is experienced throughout the entire United States, although this is to be expected in the West and Southwest. Accidents from drowning, automobiles and gun-shots were in the lead, with the former the most prominent of the three classifications of fatal accidents.

There were 37 deaths during 1915, from these causes: Accident, 8; heart disease, 6; tuberculosis, 5; suicide, 3; appendicitis, 3; miscellaneous, 12.

The percentage of deaths from accidental causes is practically the same for 1915 as for the entire history of the company. Ten of the 37 deaths noted in 1915 occurred during the first policy year. The amount of the policies on these ten lives was \$15,000, while the total premiums collected amounted to only \$472.90.

Life Notes

Mr. Gordon Thomson, secretary and actuary of the West Coast-San Francisco Life Insurance Company, has been appointed a member of the committee on resolutions of the American Life Convention in lieu of the late Mr. Sonntag, vice president of the company.

Secretary Barrett announces: When you look at the calendar and see the date of June the 8th staring you like a bull's-eye on a dark night, just smile with a grin of glee and say to yourself, "Oh yes, that's the big insurance day in Sacramento, to be given under the auspices of the Sacramento Life Underwriters' Association."

Some of our contemporaries criticise the Union Central Life, not for taking \$2,400,000 of the surplus but for turning it into unneeded capital on which 10 percent annual dividends may be paid.

The Western States Life's net surplus on January 1 was \$70,023; the year before, \$117,008; year before, \$158,428; year before, \$216,892; year before, \$295,669. In four years the company has dropt \$225,646 of its surplus. Expenses of management were 54 percent of the premium receipts. Disbursements plus increase in legal reserve were \$804,634. This is \$14,123 less than the total income. The amount received from policyholders was \$675,344; the amount paid policyholders was \$159,338; added to reserve to meet future obligations, \$265,146; total to credit of policyholders, \$424,484; balance from, \$250,860. Interest, \$143,413; balance and interest, \$394,273; less expenses of management, \$29,721. No dividends have been paid stockholders.

It is the unexpected that happens, always and everywhere.

LIFE, CASUALTY, ETC.

Connecticut Insurance Report Part II, Life, Accident, Etc.

Right on time, early and useful, comes the second volume of the 1916 Connecticut state insurance department. There are 1050 pages, mostly taken by the companies' detailed annual statements. For example, one life company's full itemized report fills 24 pages. Each company reports its annual dividends paid in 1915 on various kinds of policies.

Commissioner Burton Mansfield's introductory remarks are very interesting. Savings bank life insurance is weighed and found wanting.

The Pacific Mutual Life Last Year and This

The following figures show the amount of life insurance applied for in the Pacific Mutual each of the first four months of 1915 and 1916:

	1915	1916
January	\$1,769,860	\$ 2,170,690
February	1,854,500	2,539,640
March	2,457,881	3,588,245
April	2,245,620	2,755,520
Totals	\$8,327,861	\$11,054,095

The increase for these four months is \$2,726,234, or almost 33 percent.

Copy of a War Rider

War Rider to be attached to and form a part of Policy No. issued to the Insured, by

During the continuance of war in Europe, Asia and Africa, or any of them, and for three months after the declaration of peace by the governments at war, this policy and any beneficiary insurance incorporated therein, or beneficiary supplement issued in connection therewith, shall not cover accident or injury, whether fatal or non-fatal, sustained by the insured and (or), insured beneficiary anywhere on land or sea within the war zone herein described, to-wit: east of Meridian 20 west of Greenwich, and west of Meridian 170 west of Greenwich, which

shall result wholly or partly, directly or indirectly, from war or riot, or from any weapon, implement, projectile, explosive or contrivance of any kind used in warfare, or which shall result from or be caused by damage to, wreckage or loss of any vessel by whatever cause.

Nothing herein contained shall vary, alter or extend any provision or condition in the policy other than as herein stated nor shall the limitation herein contained apply to or affect coverage of the policy as to accidents and injuries sustained outside of the afore-said War Zone.

Of 32 American life companies, only 11 made any 1915 gain from loading. Of the 26 writing annuities, only 8 made mortality gains from that class of business. The average percent of American commissions to premium is 45.06 on new business and 4.85 on renewals. Both percentages are increasing. The ratio of actual to expected mortality in 1915 was 69.13, and on new business only, 37.08 percent.

The National Surety is again in the lead in the amount of single bond which the federal government will accept—\$645,636.

The accidental total loss benefits (doubling benefits) of the Pacific Mutual has proved very popular. The company is selling over 1,000 a month. They are added to old policies. The cost of these benefits is small.

The Australian Mutual Provident—a good name—now has \$177,432,065 assets. It pays over \$1,000,000 a month to policyholders and their representatives. Last year the society paid \$1,715,265 claims arising from the war. This is more than 13 percent of the total claims paid. The rate of interest earned is £4 14s. 2d. percent on the mean funds. The ordinary insurance in force is £87,230,344 or more than \$436,000,000—a very wonderful total for a company with nearly all its business in not very populous Australasia.

Just 30 Years Ago

The Employers Liability—the pioneer liability company and the most successful—entered the United States in June, 1886. The United States branch is therefore thirty years old. The company is thirty-five years old and wrote the first liability contracts in this country and in the world. It occupies its own building in New York, a twelve-story structure. In this country the company writes some twelve varieties of miscellaneous insurance.

It Seems an Implied Threat by the Governor

Governor Johnson of California denies that it is the intention of the administration to favor legislation shutting out the "greedy stock companies" from workmen's compensation business. "It is not now" the intention, but—Ohio gave us the law which saddles state government expenses on corporations—apparently. And Ohio passed a law which forbade the writing of compensation insurance by casualty companies. Under the circumstances, the Coast Review warns the casualty men that a similar law in California may not be "under contemplation" but it is virtually threatened. Moral: Join the Insurance Federation of California now.

\$1,000 For a Trade Mark.—Western Union Life of Spokane, offers a prize of \$1000 in gold in a competition, open to the world, for an original trade-mark suitable for intensive, extensive and continuous advertising. The trade-mark should be simple, telling its story at a glance. There are no strings of any kind—no entrance fees, nothing to buy, nothing to subscribe for in any manner. More than one sketch, in pencil, crayon, water color or oil, may be submitted by the same person.

Will there be a Union Central Life scandal which will uncover a new Ohio statesman-governor and candidate for the presidency?

The 67th annual report of the Australian Mutual Provident Society is a specially good

one. Gains were made in new business, in assets and in interest rate, and the expense rate was decreased.

\$8,500,000 New Business in President Kuhns' Month

The field force of the Bankers Life Company of Des Moines wrote over \$8,500,000 of insurance during May which was "New President Month" in honor of George Kuhns, who was elected to the presidency in April. The month was over a million of business ahead of the next best previous month in the history of the company. May 31 registered as the greatest day in the history of the company with over a million of business received at the home office. The last two weeks of the month were both record breaking weeks. Every production record of the company was broken. New business of the company for May was over four times as great as for May, 1915. New business for the last week in May was over five times what it was for the corresponding week of 1915.

Cash Surrenders to Holders of Fraternal Certificates

The Monitor believes that the granting of cash surrenders to holders of fraternal certificates would establish a situation dangerous to the welfare of fraternalism. As a talking point in soliciting members, the proposition would be an advantage, but in actual operation great decreases in membership would follow. There are certainly a few good points in commercial life insurance policies not possessed by fraternal certificates, but this is not one of them. If the fraternal system must add to its benefits some of the qualities heretofore sold by old-line companies, let it select them with care and reject any and all which have not been a decided success or which conflict with the principles of fraternal operation.—The Fraternal Monitor.

The Prudential of England in 1915 paid war claims to the amount of \$2,855,180, and the directors therefore decided not to make any general distribution of surplus at this time.

FIRE INSURANCE

Climate and Fire Insurance

Rates on shingle roofed buildings in the hot, dry zones of the west, six months without rain, cannot be based on the experience of shingle roofed buildings in the cold, wet zones of the east, where rain once a week in summer and snow in winter make shingle roofs fireproof.

East of the Rockies

Losses (not total) on merchandise in the cold, wet zones of the east, where rain in summer adds to water damage and frost in winter encases the stocks in solid ice, force the adjusters to make "marine loss adjustments," waiving the fire loss conditions, paying cash value of the stock at the time of the fire and shipping it, in some cases 500 miles, to a salvaging plant, where it can be thawed, dried, conditioned and sold for the insurers.

West of the Rockies

The warm, dry climate west of the Rockies enables the adjuster to have the damaged goods cared for without a salvaging plant. He is not compelled to deal with a salvage company.

Adjuster and Insured

The adjuster, if asked for his estimate of the amount of the loss, doesn't know and won't guess, will not ask the insured for his estimate, but will with the assistance of the insured ascertain the amount of the loss by following the instructions in the policy contract, which provides that

If fire occurs the insured shall . . . protect the property from further damage, forthwith separate the damaged and undamaged personal property, put it in the best possible order, make a complete inventory, stating the quantity and cost of such article and the amount claimed thereon; and within ——— days after the fire . . . shall render a statement to this company signed and sworn to by said insured, stating . . . (see policy contract).

Each and every sentence and paragraph in the policy appertaining to loss must be followed by the insured.

They have been tested in court and held good when not waived by the adjuster.

In cases where the insured bucks and refuses to follow the contract, the adjuster cannot force him, but can wait until he does follow it.

No Liability for Neglect

The policy contract says: "This company shall not be liable for loss caused . . . by neglect of the insured to use all reasonable means to save and preserve property at and after a fire."

The adjuster in the warm, dry zone in the west can wait till the insured does follow the policy conditions.

Pays to Promptly Clean Up

There is no investment that pays so well as the time taken by the adjuster in assisting and directing the insured to clean up, put stock in order in a dry, clean place, using coal oil stoves for drying out purposes when necessary.

Showing the insured what his stock is like when cleaned and properly arranged and what he can do with his salvage in reinstating his business, appeals to his eye and to his pocket and gives him an idea that the adjuster is his friend and not his enemy.

The adjuster directs and assists the insured in putting the stock in order and in following the policy instructions. He tells the insured to put his clerks at work and to employ and pay all help needed to clean up, to remove, if necessary, and to separate the property; that the expenses of this work will become a part of the loss and will be paid if the loss and expense do not exceed the amount of the insurance.

If the store building is badly damaged, moving the stock to a clean building will pay.

Insured Gains by Selling Damaged Stock

The insured who feels and says that he would not have the damaged stock in his store or in his town, and who wants it sold to a wrecker to be shipped out of town, needs to be treated kindly and to be shown

that it is to his interest to retain the damaged stock and to prevent his trade from being ruined, stocking up his customers with low priced goods.

Wrong to Ship to Other Towns

The adjuster has no right to ship saleable goods to another town to spoil the trade of our merchant clients there, and last but not least the methods of adjusting the loss as provided for in the policy contract must be exhausted before any new method can be utilized.

The adjuster who cannot steer the insured along on the lines of the policy contract needs training.

The insured who claims that because of dampness or smoke odor or reputation of having been exposed to fire, the stock is all damaged, is met by the adjuster with "show me"; the damage must be "visible," not "mental."

Insured Must Put Wholly Damaged Stock in Order

The claim that all of the stock is damaged will not release the insured from putting the stock in "the best possible order," or from following the other instructions in the policy contract; it is his privilege to claim damage on articles not damaged and it is the adjuster's privilege to refute the claim.

When the stock is in order, the inventory made up, and claim is in form as stipulated in the policy contract, there are three methods of ascertaining the loss to the property, and under the insurance.

Three Ways to Ascertain Loss

The First Method is: The adjuster (if not posted on the class of goods) should employ an expert (not an appraiser or a salvage dealer) to advise him; and with the insured and his adviser, if he chooses to have one, pass on the stock, article by article, agreeing on and entering the loss on each article in the inventory schedule; and in event of disagreement on the loss on any article or articles, or whether covered or not by the insurance, such articles should be passed to be taken up in closing the loss.

If the insured has been fair in his claim on ninety percent of the articles, the adjuster can afford to meet him more than

half way on the left-overs. If, however, the insured wants to hog it all and will not fish or cut bait, the adjuster must mark opposite each article on the inventory the amount of loss that he will pay thereon and make this as a return offer to the insured and upon the refusal of the insured to accept such offer, a disagreement will have arisen that calls for an appraisal.

The prudent, fair-dealing adjuster will find few, very few, claimants of the "hog-it-all" kind and when found they should be placed on the K. O. list.

The adjuster must keep in mind human nature, that every woman over-estimates her own baby and every man over-estimates his own horse; and that the fair-dealing claimant who was reasonably fair on ninety percent of the articles is not of the "hog-it-all" class, but is influenced in his mind by the same human nature that controls the mother, or the property owner, and must sometimes be paid for "mental" damage; a salve as it were.

The first method, "settling by agreement," having failed because of the "hog-it-all" claimant; the Second Method, "an appraisal" is in order, with one man on each side committed to certain figures and depending on drawing a third man, as in a game of draw poker, that will agree with the figures of the adjuster or of the insured.

If the company gets badly salted on the appraisal, the adjuster resorts to the Third Method, by taking the damaged stock at the appraised value and selling it to a dealer in the town or to a salvage buyer for cash at a profit, or appraised value for cash and guarantee of share of a profit.

Salvage Plants Unnecessary in Pacific West

The causes for patronizing salvage plants to dry out and renovate stocks drowned with rain or preserved with ice, in the rainy, freey zones in the east, do not apply to the dry, warm zones of the west, and there is no excuse whatever for not adjusting the losses in the warm, dry zones under the policy contract and thereby not adding a thirty percent to forty percent cost of salvaging and selling to the loss.

An adjuster in assisting in putting goods in order must not take charge of the stock or the keys; he may employ watchmen.

In the west, the prudent adjuster, dealing directly with the insured, in being always fair—in some cases a little more—saves coin, makes character for his company and keeps out of appraisements, salvage wrecker adjustments and courts.—By William Sexton.

50th Annual Meeting Of the National Board

On May 25 in New York there was a memorable meeting—that of the National Board of Fire Underwriters on its 50th anniversary. President E. G. Richards presided. In his annual address he said that next to railroads the insurance companies are singled out for taxation. He presented a table giving the net premiums from which were subtracted the net losses, expense (exclusive of taxes) and increase in liabilities, thus giving the net income. The percentage of taxes to net income in 1915 was 50.33 per cent. This was a decrease from recent years, the figure going as high as 57.9 per cent in 1913. In 1914, however, the companies lost \$14,179,420 on net income and yet the taxes were levied just the same.

The present Missouri law was declared to be unreasonable. It requires a reduction on a five-year record if the business in that state shows "an aggregate profit in excess of a reasonable amount." Mr. Richards said that no state by itself is competent to judge what that aggregate profit should be, for the reason that some states must of necessity produce a much larger percentage of profit even than 5 percent to offset losses in other states.

President Richards said there is no greater menace to the interests of stock fire insurance than the growing disposition of legislatures to insist upon state supervision and control of rates in any form. State regulation in any form contains the germ of state rate making, to which it may eventually arrive. When fire insurance companies consent to any form of state control or supervision of rates, their standard is gone.

Mr. Richards submitted the usual table of results, as reported by the stock companies to

the state insurance department of New York.

The 1915 results are:

Premiums	\$349,647,280
Losses paid	185,945,955
Expenses	143,045,306
Increase in unearned prems., unpaid losses, etc.	11,187,954
Underwriting profit, 2.71%	9,468,065
	<hr/>
	\$349,647,280

The ten-year results are:

Premiums	\$2,953,195,375
Losses paid	1,641,285,542
Expenses	1,149,776,190
Increase in unearned prems., unpaid losses, etc.	162,878,691
Loss, 1.04%	30,745,048
	<hr/>
	\$2,953,940,423

These loss figures do not include those of companies which did not report their San Francisco 1906 losses to the New York state nor to any insurance department.

The Glorious Fourth

The Safety First Federation of America says: "Inspired by the demand for preparedness and the necessity that our citizens should become more familiar with military requirements, it is predicted that the celebrations incident to Independence Day will be the most elaborate and extensive in the Nation's history. In view of this fact unusual precautions should be taken by the police and fire authorities in every locality to enforce the local regulations governing the use of fireworks, firearms and explosives. The unbounded enthusiasm of thousands who are planning to display their patriotic pride on this National Holiday must be controlled through the efforts of the more conservative minded. The Safety First Federation has accordingly issued a nation-wide appeal for a rational observance of July 4th."

The Caledonian-American withdrew from this Coast, after reinsuring in the parent Caledonian. It was thought that the business on the books and which might further be acquired would hardly warrant the maintenance of the separate organization in this field.

New York State Department Advance Figures

Albany, June 5, 1916.

Part 1 of the annual report of the New York State Insurance Department covering the audited statements of the 264 fire, fire-marine and marine insurance companies for 1915 authorized to transact the above classes of business in this state was today given to the public by Superintendent of Insurance Phillips.

A summary of the operations and financial condition of these companies held on December 31 last admitted assets of \$783,013,832, an increase of \$49,177,763 over 1914.

The total income was \$453,209,133; an increase of \$27,225,973. Of the income \$398,180,744 was for premiums, being an increase in premiums of \$22,302,082. The total disbursements were \$407,450,693; exceeding those of 1914 by \$3,457,856. The loss payments to policyholders show a decrease of \$6,115,373, the amount of unpaid loss claims being slightly less than those of the previous year.

The total insurance in force of all companies at the end of the year was \$64,998,250,709; an increase of about \$3,410,000,000. Loss outside of New York was about \$3,000,000,000. The underwriting result based on earned premiums shows a gain from underwriting of \$29,590,869.

Vallejo, Cal., May 31. — The city council is planning extensive improvements of the fire department and water system in the mercantile district this year. It is hoped a substantial reduction in fire insurance will result. It is estimated that larger mains can be installed for about \$5,000. The acquisition of a combination pumping machine, together with the installation of more hydrants, is a part of the plan. But the best way to get lower rates is to take the fire department out of politics.

Frederick C. Buswell, vice president of the Home, has been elected vice president of the National Board for the ensuing year.

The Board has energetically and efficiently entered into its usual campaign for a safe and sane Fourth of July celebration. How-

ever, Sacramento is loosening up its restrictions. Just a weeny wee firecracker may be allowed the little boys who are not pacifists.

The Type-Written Provision Controls

The printed part of a policy is controlled by the typewritten part, rules the Texas civ. app. court, 185 S. W. 634.

Bests' Insurance Reports Fire and Marine 1916 Edition

Just issued by the Alfred M. Best Co., of 100 William street, New York, is the seventeenth annual edition of this famous work, which is consulted with entire confidence by underwriters, brokers, bankers, and agents.

The 1916 edition contains 584 pages, presenting the details of resources and transactions, and naming officers and directors. Particulars of stock and mutual companies, interinsurers, etc., doing business in this country and Canada. The gain and loss exhibits are specially interesting and sometimes very significant. Nothing is left unsaid that should be said.

The following appears in this morning's Chronicle:

Sunday morning on the way to the dock fire, passing the corner of Second and Townsend streets, a fireman came up and said they had no pressure on the lines from the high-powered hydrants. Going in to the pumping station, I found the same not working. Why was this station not put to work to give the firemen the pressure wanted, or is the high-pressure system not what it should be?—A Taxpayer.

“Taxpayer” doesn't know that the pressure of the high powered hydrants is gravity and not pump. If there was no pressure there was no connection with the reservoir.

Westchester stock recently advanced \$12 a share, up to seven times par value.

Fullerton, Cal. June 5.—Two packing houses were destroyed here early last night by fire of undetermined origin. The total damage is estimated at \$45,000.

ONE THING AND ANOTHER

Dear old Chauncey Depew has come to life again. Did you read his rich remarks at the Chicago convention? Somebody said "the enemy" was coming in Ford cars. Chauncey then retorted that the Ford was like a bathtub—everybody wanted one but nobody wanted to be seen in it.

* * *

San Francisco summer have come, and it am wrote of the same: "The melancholy days are here, the saddest of the year—too cold for ice cream and lager beer, too windy for the new straw lid, and so foggy that the sun is hid."

* * *

George Main wonders if any other than California has a state song. Would or could the people of any other state sing, "I love you, Washington," or "I love you, Mizזורi"?

* * *

It is asserted that some of the war aviators in Europe have been dropping poisoned candies. Then the end of the war cannot be far.

* * *

"I told you so!" A San Francisco girl tramping with hikers up Mt. Tamalpais "turned" her ankle because of the absurdly high heels of her shoes, and plunged headlong over a steep embankment into a rocky ravine. The poor girl was instantly killed, her neck being broken by the fall. Now, Mr. Reformer, let us have a law against high heels.

* * *

Be sure to make your vacation an avocation and not a vocation. It will then be a restoration—and, my lad, the boss will be glad.

* * *

Washington officials are seizing hard cider mills. And yet the queen of Madagascar takes her pills hard inside 'er. Do you insure cider mills?

* * *

A London paper heads a twenty-five line item "Great Fire in London." I read on expectingly when I found that 300 firemen were present. "A brigade call was circu-

lated." The fire began at 8 a. m. and with the aid of "three Thames fire-floats" was got under control "by evening." The burning premises consisted of "a huge block of warehouses of eight stories," containing 38,000 tons of merchandise. The fire damage was upwards of \$150,000. On this Coast we certainly would not call such a loss "a great fire."

* * *

Politics is never any more rotten than business.

* * *

The Metropolitan Life in San Francisco operates an auto-car for the carrying of its mail to and from the postoffice and between the branch offices and the Pacific Coast head office on "Nob" bill.

* * *

Little is lost by men who count the cost.

* * *

Even a knave will save but often he who will not save becomes a knave or slave. But it is injurious to be penurious. Sensible giving ranks with forgiving. Best is the happy mien about half way between—to save and have, to give and live — to keep rather than weep and to give rather than let others weep. Insurance generally is keeping but life insurance is giving when we are "sleeping."

* * *

After mature deliberation—is there any other kind?—I have concluded that a woman who can successfully make coffee and toast bread and soft-boil eggs for breakfast all at the same time is a genius fit to manage an insurance company and entitled to the "right" to the suffrage. It is being done every morning in many humble and proud homes—but "yours truly" can't do it.

* * *

I am wondering whether it can possibly be that the abolition of the noisy, booming, sky-rocketing and firecrackering celebration of Independence Day is responsible for the sudden development of pacificism and effeminacy in this country. The small boy seems less patriotic and the grown man less martial than a few years ago.

Stock fire companies resist unjust claims. It is their duty to do so. What would be their just indignation if a competing mutual or interinsurer should circulate a tissue of misrepresentations and falsehoods about a resisted excessive claim? What if an alleged insurance journal should frame up such lies about a stock company and get its only circulation by selling copies to mutuals and interinsurers? The verdict would of course be that the knowing purchasers were not less dishonest than the publisher.

* * *

Well, Joseph, be thankful. Nobody, mentioning your promotion to the headship of the Federation, has said Great Scot!

* * *

The tall man seems to get on in the world.

* * *

President Henry Evans of the Continental, Fidelity-Phenix and the American Eagle, who recently spent some time in California, wrote on the eve of departure a letter appearing in a San Francisco daily paper. He said that he had motored through Europe but had found motoring in California more enjoyable, the roads equally good, and the scenery more picturesque.

* * *

The May number of the Coast Review was a very good one. The explanation is easy. The senior editor was away on a vacation. I did the work of the book while waiting on the waiter at meal times. The editor returns with a fish story but no fish. He says that, with two "flies" and an end salmon-egg hook on his leader, he cast into a brook pool and instantly landed three beautiful rainbow trout, 7 and 8 inches long.

* * *

Commissioner Fishback will ask the Washington voters to re-elect him—which they probably will, as he has collected more taxes and fees from the insurance companies than any of his predecessors.

* * *

The company, the office, paying less than a living salary to its cashier, will deserve no sympathy, nor receive any from me when that cashier goes wrong and mounts his airplane and scoots with the skads.

The home office staff of the Home of New York and the Franklin Fire has an organ—a newspaper News—to rouse 'em up. A Irving Brewster plays this organ.

* * *

What are San Francisco's insurance men doing for a fitting representation in the coming preparedness parade? New York and Chicago did uncommon well in the insurance divisions. The parade in each city rolled by from morning till night.

* * *

The brunette type certainly loves the industrial life business. At the triennial dinner in San Francisco of the Metropolitan Life there were about 500 industrial agents, and only three blonds were present. None of the agents were visibly bald and only three or four wore gray hair.

* * *

The peek from Pike's Peak is not very good.

* * *

The California Casualty Co. appears to be getting itself actively disliked. A Brown study is unfavorable and George Jones says he had to pay the accidental freight.

* * *

The American Agency Bulletin believes, it appears, in circulating falsehoods about "the enemy." It is enough that a mutual or interinsurer refuses to pay an exorbitant claim, something that no stock company ever refuses to pay. Stock companies may well pray, Defend us from fool newspaper friends, whose abuse of our competitors inflames the public mind against us.

* * *

Many a man has a grouch, not because he hates his fellow-man but for the simple reason that he is a dyspeptic—and doesn't know it.

* * *

Harper's Weekly has vanished. This paper was world famous when it printed Nast's cartoons. Its downward career began when it changed its politics and catered to another section and to another class. The absorbing paper has an insurance department like and equal to that furnished by the Hermit.

GENERAL

**Lessee Can Rescind
Lease Because of Fire**

Under Civ. Code, held that the lessee had an absolute right to rescind the lease, where the premises had ceased to be fit for the use, because of fire, for which they were leased, and restoration thereof would amount to reconstruction and not to mere repairs.—71 So. 487.

**Lloyds Several Liability
Marine Decision**

Where a number of underwriters insured a vessel by a contract expressly declaring that they bound themselves severally, and not jointly, for its performance, the insured could not maintain a single action against all the insurers to recover an aggregate amount of the policy.

Where a party of underwriters insured a vessel by a contract making the liability of each party several, and not joint, a judgment against the insured in his action against one of the insurers, in which the defendant and other insurers openly participated in the defense and contributed to the expense thereof, was not a bar to a subsequent action against the defendant, as he was not a party to, and could not properly have been made a party in, the former action.—Fish v. Vanderlip, N. Y. C. of A., 112 N. E. Rep., May 23, 1916.

**Clever Claffin,
Once Very Wealthy, Now Poor**

John Claffin, who once operated twenty-seven stores in various cities and was reputed to be an 8-millionaire, was crushed in the crash of the H. B. Claffin Co. two years ago, and is now said to be too poor to own even a runabout autocar. He can't afford a Ford even, and in his palmy days of favoring fortune he didn't even take out any life insurance.

Mr. Claffin was of the class who "don't need any life insurance."

An old saying: Little head, little wit; big head, not a bit.

**California May
Bank Clearings**

	1916	1915
San Francisco	\$278,778,838	\$206,990,335
Los Angeles	106,753,555	85,177,000
Oakland	18,299,554	13,876,102
Sacramento	9,279,654	7,173,097
San Diego	11,264,539	7,396,985
Fresno	4,400,063	3,424,297
Stockton	4,962,431	3,451,900
San Jose	2,838,073	2,759,396
Pasadena	4,205,570	3,527,307
Bakersfield	2,440,171	1,564,942
Santa Rosa	1,007,071	968,346
Long Beach	2,703,674	2,141,065

**Fire Underwriters'
Inspection Bureau of San Francisco**

The Inspection Bureau of the Underwriters' Fire Patrol was organized in San Francisco in 1885. I. Gutte of the Gutte & Frank general agency was the prime mover in this project. Offices were taken on the second floor at 318 California street, with a staff consisting of F. H. Porter as chief inspector, and George C. Sutton and George W. Harrison as inspectors, and Frank W. Dickson as clerk. A few years later the bureau's name was changed to its present name and the number of inspectors was increased.

In 1902 branch offices were established in Seattle and Portland; in 1903 the Los Angeles branch was opened; and since then branch offices have been opened in Tacoma, Spokane, Salt Lake City, Ogden, Oakland, Alameda and Berkeley. The expenses range about one-half of one percent of the premiums received in the inspected cities.

Manager Porter was a man of ability and force, and much of the marked efficiency of the Fire Underwriters' Inspection Bureau is to be credited to his initiative and direction.

Commissioner Phelps's term expires July 1. He has not received any notice of re-appointment. It is said Gov. Johnson has complained that Phelps has caused him more annoyance than all his other appointments put together. The governor invited insurance men to tell him their opinion of Phelps as an insurance commissioner.

Insurance Federation in California Send Application Cards

Announcement has been made by the Insurance Federation of California that all persons who have secured from others applications for membership in the Federation should send such application cards, accompanied by remittance for the amount of the dues, at the earliest possible date to the San Francisco headquarters of the Federation, Merchants' Exchange Bldg., San Francisco.

The work of organizing the Federation is going forward rapidly, and the membership is growing beyond all expectations of the officers and directors. All classes of insurance have welcomed this common movement for the protection of the business in which so many thousands of men and women are interested in California.

It is known that thousands of application cards have been signed in various parts of the state, and have been held by those who have obtained the applications until definite instructions should be received regarding their disposition. These instructions are now possible in view of the progress of the organization and the opening of permanent headquarters.

There is already evidence of a keen rivalry among insurance men to see who can turn in the largest number of memberships. Some of the larger offices in the state have already organized their office and field employees, and are urging them to obtain members, that may be credited to the office. Due credits are to be given to all those who obtain members for the Federation, and a number of the larger offices are endeavoring to win first place.

Fires

San Francisco, June 3.—On Potrero hill, 720-22 Rhode Island street, at 2:30 this morning, destroyed two tenement houses. Several fires have occurred on this hill side. The fire department is necessarily slow in making the ascent.

Oakland, June 3.—Police are investigating a fire which early today destroyed an unoccupied house at 330 Santa Clara avenue, owned by Charles Steele of San Francisco. The house was fully furnished, but had not

been occupied for four months. An overturned coal oil can was found in the basement. The blaze is said to have broken out in several places at once. Loss estimated at \$4,500.

San Francisco, June 4.—Fire destroyed pier 46 at 2 a. m. The longshoremen's strike had something to do with the extent of the loss if not with the origin of the fire. There had been a slight planking fire and it is thought the second and destructive one may have been the same fire running beneath and igniting the silk cargo unloaded from the Shinyo Maru II and waiting the settlement of the strike. The pier structure, belonging to the state, was of wood. It is a total loss. The cargo on the dock and in freight-cars consisted of silk, castor oil, copra, cotton and lead. Virtually all was destroyed. The near by ships were slightly damaged. The fire chief thinks the fire was started by a live tobacco coal igniting the nitro-soaked planking. The loss is \$250,000 to the state and \$1,000,000 to cargo awaiting trans-shipment. The state had \$40,000 insurance only, the proportion of the gross amount on state harbor property.

San Francisco, June 7.—A two-story brick building at 48 Clay street, quartering the wholesale grocery of West, Elliott & Gordon, the ship chandlery of C. J. Hendry and the Grant Hotel was partially burned yesterday morning. Oakum in the Hendry basement is believed to have caught fire through spontaneous combustion. The total loss suffered is about \$85,000.

A blanket one-third horizontal increase of rates in Texas has been asked of the state rating commission. The Austin, Commonwealth and International oppose the increase, and insist that fire losses should be reduced. Some business men protested that the expenses are absurdly high. Probably these same business men are unable to conduct their business at less than from 50 to 75 percent.

California incurred fire losses 50 percent in 1915; paid losses, 49. Coast paid and incurred losses, 52 plus.

TIPS AND CLIPS*Static Electricity Starts Fires—*

For some time reports have been received of fires originating during the handling of gasoline when there was apparently no means of starting a fire. No persons near the gasoline were either smoking or carrying matches, and there were no open lights of any kind in the vicinity. To all appearances the fires "just happened," without any cause whatever. This, of course, is contrary to all experience, and after considerable investigation the fires have been found to be due to the ignition of gasoline vapor by sparks of static electricity.—Travelers Record.

They Seem Foreign Like—

The new Providers Life officered thus: President Bozwich, Manager Spiegel, Secretary Tenerowicz, Treasurer Miroslowski, Counsel Lefkow. Warsaw? No, Chicago. Manager Max Spiegel is a former Metropolitan Life man, who will do a new industrial stunt.

Binding at Noon Tomorrow

We notice in the Surveyor an interesting discussion of the binder from the broker's viewpoint. A New York broker had a binder signed at 9 a. m. An hour later the property was burned. But the standard policy took effect at noon, and the policy was not in force when the fire occurred. The binder-signer declined to pay. It appears that the difficulty of getting a binder ante-dated one day is too hard to overcome ordinarily. The need of a change in the standard policy permitting the substitution of any hour for noon is very real in a large city where large amounts of merchandise are received suddenly and perhaps without expectation of the consignment. If received at 1 p. m. these consignments must remain uninsured for twenty-three hours.

Preparedness.—Los Angeles made a good preparedness parade last week. Several hundred men and women were in the insurance division, of which President Cochran was marshal.

**The Hamburg-Bremen
Home Office Figures**

The gross fire premium income of the Hamburg-Bremen last year was \$2,797,380, and the net, \$1,722,080, a gain of \$197,442. Fire losses were \$837,900, or 48.6 percent. The company had a very satisfactory experience last year.

**Connecticut Ins. Report
On Fraternal Benefit Societies**

The reader ought to be surprised when he reads that there are 629 pages in this Report, wholly given to statements of fraternal insurance societies operating in Connecticut.

Commissioner Burton informs us that these societies have nearly \$144,000,000 good assets, an increase of over 10½ millions last year. The total income was nearly \$21,000,000. Benefits paid in 1916 amounted to \$57,364,000. The members paid in \$71,000,000, a large increase. The total income was some \$98,000,000, a gain of nearly \$21,000,000. It is evident that there is much vitality in fraternal insurance in its various forms.

Our Periscope

Western States Life stock, par \$10, and 6½ offered.

Vulcan Fire stock, par \$10, and 10 offered.

Fireman's Fund stock, 100 par, and 266 offered.

In the past ten years on the average five steamships a year have been wrecked along our Pacific coast.

The Capital Fire is venturing into the New York lion's den. They will lie down together. 'Twill be a capital operation.

The Hooper-Holmes Bureau announces the opening at Atlanta, Georgia, of a branch of its inspection department. The Bureau now has branches in several of the large cities including Chicago, Des Moines, Indianapolis, Kansas City, Dallas, Los Angeles and San Francisco. The Atlanta office opened for business on June 1st.

FIRE CHIPS

—Los Angeles 2-Platoon System

Los Angeles today (June 8) voted against repeal of the two-platoon ordinance. Some 37 out of 57 voted against. Since the two-platoon plan was adopted the efficiency has declined somewhat and arrivals at fires are not as speedy as formerly.

—Cancellation Under N. Y. Standard Form

The Pacific Reporter of June 5 gives in full the case of Mangrum & Otter v. Law Union & Rock, wherein the California supreme court ruled, for the first time, that, under the New York Standard form, cancellation is effected on five days' notice without a return or offer to return the unearned portion of the premium actually paid. This decision was announced on page 362 of the May Coast Review.

—Paroled

Palo Alto, Cal., June 1.—Marshall Black, former insurance agent, state senator and building and loan secretary, who pleaded guilty to embezzlement charges on January 31, 1913, and was sentenced to San Quentin for ten years, was released today on parole. Becoming financially involved in his investments, Black "borrowed" some \$11,000 from his mutual building and loan association. Previously his reputation has been excellent.

—Personal

General Manager W. B. Meikle of the home office of the British America and the Western of Toronto, who was accompanied by Mrs. Meikle, came to San Francisco via Los Angeles and returned home via the Northwest cities.

Manager Curtis mourns the death of his foster son from tuberculosis, after two years' illness. The young man was heir to a considerable estate.

Frederick B. Kellam, branch secretary of the Royal's Pacific department, is visiting the East.

A. G. McIlwaine, Jr., United States manager of the London & Lancashire Fire, was among San Francisco's recent visitors.

—Fire Items

The North Coast of Seattle, which reinsured and ceased writing some time ago, is now in the hands of Receiver James D. Essery. We do not imagine that any well informed agent ever expected this foolish company to succeed.

The Marsh & McLennan Company, of Cincinnati, has incorporated in Ohio, with a capital of \$5,000. The incorporators are Gustav von den Steinen, G. W. Cottrell, I. L. Evans, C. M. Horn and J. B. Putnam.

Richard M. Bissell, president of the Hartford Fire Ins. Co., has been elected president of the National Board of Fire Underwriters for the ensuing year.

Otto E. Greely, a well known adjuster and field man, died at Chicago, May 27. He adjusted Phenix losses in the San Francisco conflagration.

The First National Fire has successfully passed the ordeal of an examination by three insurance commissioners, who give it a clean bill of health and certify to the good character of the management.

The Arizona Fire will increase its surplus and may later increase its capital.

The American Agency Bulletin is not friendly to the Federation movement. It damns it with faint praise, fearing it may swallow the Agency movement.

—Personal

The veteran E. A. Dakin is now recovered from a three weeks' siege up on Russian Hill. It looked for a time as if a Grand Army volley would be fired, but finally the pneumoniac enemy was driven out of the trenches.

Bert Chapman successfully underwent an operation for appendicitis last week.

General Agent Hewitt of the Hartford Fire is making his usual trip to the home office, via the cities of the Pacific Northwest.

Manager Hoadley has returned from a very satisfactory trip through southern California, where he visited the agencies of his several companies.

FIRE CHIPS

—Arson on the Coast

The Board's arson committee is doing excellent work and has secured the conviction of a number of incendiaries, one of whom is from the East. None appears to have been on any Fire Bug List. We continue printing particulars of known arson cases on this Coast.

—15th Idaho Report

We are indebted to Insurance Commissioner Steele of Idaho for a copy of his annual report. He gives the 1915 fire premiums as \$1,380,818 and the losses incurred, \$839,671. This is about 61 percent losses. The fire insurers lost about \$28,000, plus \$46,668 fees and taxes, a total of about \$74,500.

—Brokers

London.—At a meeting of the Corporation of Insurance Brokers and Agents, a resolution was unanimously adopted in favor of a system of government licensing and registration of insurance brokers and agents "similar to those now in force in the case of auctioneers, passage brokers, valuers, and house agents."

—Fires

Newberg, Ore., June 3.—Plant of Valley Cannery Company, bought three months ago from the Newberg Growers' Association, was destroyed early this morning by fire of unknown origin. The loss is about \$14,000. A car of lumber on the Southern Pacific tracks, near by, burned also. Rupert & Co. of Portland are said to have owned large part of stock.

North Bend, Ore., May 23.—Four business buildings damaged to extent of \$13,000.

Mariposa, Cal., May 28.—School and theater building burned today.

San Francisco, June 20.—The supports of an elevated water main over low ground a few miles south caught fire today from a grass fire, and for a time it was feared the big 44-inch main would fall and break and cut off the city's water supply for a time.

Westerly, San Joaquin co., Cal., June

21.—Grain-field fire today covered 2,000 ft wide strip two miles long. Fire started from steam harvester and burned standing and stacked grain. The loss is \$12,000.

—Melbourne

The Australasian Insurance Record reports the Melbourne fire premiums for the year as \$2,513,815, or about \$1,350,000 less than San Francisco's. The Melbourne figures, however, include the discount of 10 percent allowed to the insured; therefore, the net amount was only \$2,262,434, or \$1,621,452 less than San Francisco's fire premiums last year. In Melbourne the companies pay 3 percent of their gross premiums as a license fee, and they pay over 5.6 percent for the support of the fire brigades. The number of fires attended last year was 1073.

—Static Electricity Causes Explosions and Fires

Static electricity has been found to cause most of the explosions in threshing machines, according to the Department of Agriculture. Experiments and studies to determine the cause of many such disastrous explosions have been carried on by the department. As a result, the department now recommends that one of three measures be adopted to prevent explosions. These are: The installation of an efficient grounding system to remove the static electricity from the machine; the installation of a suction fan to remove all dust from the thresher, or the installation of a device to act as a fire extinguisher. Static electricity may be produced by the operation of the machine during the threshing process. Under certain conditions it has been found to set fire to the flying dust within the machines, causing serious explosions. Is this the cause of "smut explosions" in threshers?

—Items

"Fire Facts" wants every little boy and girl to be a Safety First Scout on Independence Day.

The Pennsylvania Fire (R. W. Osborn, manager) will soon move to the ground floor—to 244 Pine street, next to the North British & Mercantile office.

CHIPS

—Field Men's Notes

For the North British Wm. R. Lambert now has headquarters at Spokane. P. W. Gedney, formerly at Spokane, now represents the Mercantile of America at San Francisco.

For the Aetna, F. H. Rhoads, formerly of Seattle, now has his headquarters in San Francisco. A. S. Willits has been added at San Francisco. J. A. Murphy now has his headquarters in Seattle. H. F. Mills has been transferred to Los Angeles.

For the Home and the Franklin, N. C. Peterson has been added at Great Falls and C. A. Perry at San Francisco.

For Curtis & Bailey the field staff is T. V. Humphreys, H. L. Simpson and Clarence L. Greenwalt at San Francisco, Chas. A. Colvin at Portland, and H. C. Swindell at Los Angeles.

—On Shortest Night and Longest Day

On June 21—the longest day—high and low temperatures were: Baker, Or., 54-38; Boise, Id., 58-36; Eureka, Cal., 56-44; Flagstaff, Ar., 70-52; Fresno, Cal., 80-58; Helena, Mont., 48-34; Honolulu, 78-72; Los Angeles, 68-56; Portland, 60-50; Reno, Nev., 66-36; Sacramento, 80-58; Salt Lake, 48-42; San Diego, 64-58; San Francisco, 70-50; San Jose, Cal., 78-44; Spokane, Wash., 56-40; Tacoma, Wash., 62-48; Yuma, Ar., 96-60.

—Lumber Shipments from Northwest Ports

As compared with the first quarter of 1915 the Northwest lumber shipments show an increase of 15 percent. As compared with 1914 they are 15 percent less. Puget Sound ports increased in 1915 over 1914, and in 1916 over 1915 there was an increase of 33.7 percent.

—Accident

Accidents at home last year cost the Travelers \$279,616, distributed among 3,370 claimants. The largest number was 545, injured while working around barn, etc. One person was burned to death in a burning house. Slips in bath-tub brought 70 claims, while the dangerous bed brought 23.

—Life Items

Bankers Life reports one general agency with over \$1,100,000 May production, another with over \$1,000,000; C. A. Reed of California with \$665,000; and A. F. Smith of the same state with \$429,850. The total new business in honor of the company's new president was \$8,500,000. The honor roll has many California names. It is evident that Bankers Life is doing some business in the Golden State.

The Germania Life has told its home office employees that all who enroll for the Plattsburg military training will be allowed the additional time in their vacations.

Several more companies have gone into group insurance.

There is 11 billion ordinary life insurance in force in this country.

Vol. 1, No. 1, of the Mutual Life Quarterly is of ideal size and 28 pages in extent. The list of death claims for four weeks requires ten pages. There are 1019 names. The original insurance was \$3,470,057; premiums paid were \$2,002,945; claims paid by the company were \$3,986,829; the return over cost was \$1,983,884. Total death claims since organization of Mutual Life Ins. Co., \$563,957,189; total matured endowments, \$152,651,914.

The West Coast-San Francisco Life has organized a club of its leading agents who produce \$100,000 new paid yearly. It is called the Century.

The Prudential has stopped writing term business, the company preferring to reach the total new business limit this year with other forms.

The Union Central Life, in its Advocate, defends the \$2,000,000 conversion from the company's surplus to the stockholders (as a stock dividend) as "adding permanent security to the policyholders." We suspect, however, that it is merely a preparation for the mutualization of the company and the safe and sure retirement of the stockholders with all the profits.

A long walk and a pleasant talk make for health if not for wealth.

LIFE

The New York Life recently, by the national supreme court decision, was compelled to pay a matured claim twice. The insured assigned the proceeds to his daughter. She claimed the proceeds, which the insurer paid into court. This Pa. court awarded the proceeds to the insured, who claimed that in making the assignment to his daughter he intended her to have the money only in case of his prior death. Court in Cal., however, awarded the money to the daughter, she having been the original plaintiff and having not been personally served in her pa's Pa. suit.

The Travelers continues its "Medal Roll" offerings this year to the 10 leaders in new life and to the 10 leaders in new accident and health premiums.

FIRE

Yearly on February 2d and for forty-five days after, a mysterious fire breaks out in Ariyak Bay, on the west coast of Kyushu, Japan, burning both on land and sea. The origin of the conflagration is a mystery which a recently outfitted scientific exploration party will make a point of solving.

Lakeview, Or., June 16.—A large part of the business section of Lakeview and part of the residence section were wiped out by a fire this afternoon. The loss is estimated at not less than \$65,000. The fire destroyed ten business houses, nine dwellings, the opera-house and a laundry building.

BUSINESS

The late James J. Hill, railroad builder, had one infallible test of

ability to succeed. He said: "Are you able to save money? If not, drop out; you will lose. You will lose, as sure as fate, for the seed of success is not in you."

Washington, D. C., June 12—Congress will be asked to direct the Interstate Commerce Commission to investigate at once certain phases of the threatened interruption of railroad traffic of the country. Taking into consideration the fact that the demands concern not only some 300,000 employees in the four brotherhoods, but affect every industry in the entire country, business men through a referendum of the Chamber of Commerce of the United States by the largest vote ever cast by the affiliated organizations of the National Chamber have endorsed the proposal that the Interstate Commerce Commission go into the matter as soon as possible.

Princeton, Cal.—The stockholders of the bankrupt Sacramento River Mercantile Co.—organized to get things cheap—will pay in settlement of claims \$35 a share. Each stockholder owns only one share.

MISCELLANEOUS

In cases of partial dependency the employer is held liable for funeral expenses up to \$100 in addition to such an award as may be made for partial dependency, according to an opinion by the California Industrial Accident Commission.

Question to Jurors.—Permitting plaintiff in an action for death of an employe, on examination of jurors, to ask whether they had ever been in the insurance business, or agent for a particular company, held within the discretion of the court.—231 F. 611.

The Illinois Surety Co. may be liquidated without any reinsurance. It is believed that the receiver will be able to pay claims of all policyholders—but the stockholders may recover nothing.

The Coast Review is sure it never pays to publish, sell or circulate falsehoods. To do so knowingly is certainly the work of a dishonest man.

Ten Years Ago

The Coast Review for April, after appearing first in 8-page editions printed in different towns, issued a complete edition. On the cover-page were these lines: Eighteen Seconds of Earthquake. [There were forty-two seconds, but the very destructive seconds were probably less than twenty.] Many Fires for Three Days in San Francisco. Business and Dwelling Sections Destroyed by Fire. State and Federal Soldiers Aid the Police, but Martial Law is Not Declared. The Burned Area is Four Square Miles and the Property Losses Exceed \$300,000,000. All Insurance Offices and all Bank Buildings Are Destroyed.

The May Coast Review had these index lines on the front cover: Foreign Reinsurers Cause Delay. Shifting Made-Ground Broke Water Mains in San Francisco. Pacific Departments are Being Re-established in San Francisco. [Only one office maintained steadily and alone its headquarters in San Francisco—that of Edward E. Potter.] Many Life and Fire Policy Records Were Destroyed. Total Insurance Losses Believed to be \$200,000,000, Some of Which Can Not Be Paid. [The amount finally unpaid is believed to have been \$42,000,000.] New Firemen's Fund Corporation. West Coast Life's Building Destroyed, But Business Uninterrupted. New Armstrong Laws.

The June Coast Review had these index lines on the front cover page: Companies Paying Losses. Earthquake Clause Causes Trouble. Several Managers Resign. Basis Rate in the Burned District is Five Per Cent. Foreign Managers are Here.

Marine Loss.—Off Sugar Loaf Point, in a dense fog, June 14, the str. Bear ran on to a rocky reef and will be a total loss. The ship was built in 1910 at a cost of nearly half a million. Of the 211 persons aboard, 5 perished. As usual, the Bear was "hugging the shore" and her sounding machine was at work.

Life consists in doing—but not in doing others, I hope.

Difference of Opinion

The stock dividend (\$2,000,000) of the Union Central Life is not approved in all quarters. Our St. Louis contemporary, the Leader, solicited and received opinions from state insurance commissioners. Commissioner Thompson of Arizona declared that the increase in the capital stock by a \$2,000,000 dividend taken out of the surplus is manifestly unjust. The action of the company, he says, should be decried by all advocates of justice. The Minnesota commissioner expressed the view that the increase is contrary to the traditions of the company and its claims to mutuality. The New Hampshire commissioner wrote: "I am unable to see how the recent increase in capital of the Union Central Life can be justified on any basis of right dealing with the company's participating policyholders."

How will the decrease in net surplus affect future dividends to policyholders.

Twenty Years Ago

The Order of Chosen Friends was being measured for its grave clothes.

The Los Angeles Mutual Life & Accident was taken over by the Bankers Alliance.

The "Nylie" was started.

The Connecticut Mutual Life celebrated its Jubilee Year.

The McWhirter case at Fresno was decided in favor of the widow. McWhirter, an attorney fighting the political ring, was found dead of a gunshot wound in his backyard. He was insured for \$15,000.

The firm of Brown, Craig & Co., dissolved on June 1st.

T. Edward Pope was appointed Coast manager of the Pennsylvania Fire. R. W. Osborn was appointed superintendent of agencies.

A. J. Wetzlar, a very capable adjuster, died of tuberculosis. He was an authority on waiver and other points of insurance law.

The Continental gave up its Pacific Coast department and instructed its agents in this field to report East.

MISCELLANEOUS CHIPS

—New Insurance Commissioner

We hear that the man to succeed Commissioner Phelps has been selected, and will take office early in July or as soon as his affairs will permit. The new commissioner will not allow any so-called insurance journalist nor any company nor local agents' association to run the office.

—Will Pay Salaries of National Guardsmen

The Pacific department of the Liverpool & London & Globe Ins. Co. has received this cablegram from the home office: "National guardsmen in our employ will be paid full salary and their positions reserved." Of course the departments in New York, Chicago and New Orleans received similar cablegrams. This company did the same thing in 1898 when war broke out between the United States and Spain.

—Appointed Agency Superintendent

Garner Curran has accepted the appointment as agency superintendent of the accident department for the San Francisco agency of the Pacific Mutual Life Insurance Company, under F. A. Stearns, manager accident department. Mr. Curran was the deputy commissioner of the World's Insurance Congress and had two years valuable experience in helping to direct the various insurance events of the Panama Pacific International Exposition. For eight years previously to this, Mr. Curran was editor and proprietor of the Insurance and Investment News. He has been a resident of California for over thirty years and doesn't look older. His experience in business and civic affairs will make him a valuable man to the Pacific Mutual agency, which handles the largest line of accident and health business in California.

—Our Exchanges

Gjallahornet, the Nordisk Forsakrings-Tidning, of Stockholm, 22 April, reached us on May 17. The title of its leading article is "K. M:ts proposition om ny olycksfallforsakringslag." Would you recognize "Fires in the United States and Canada" in this "Brandskadorna i Forenta staterna och Kanada?"

—Answers

T. O. W.—The Horticultural Relief remnants may pay altogether 50 cts on the dollar.

W. D.—"Sinn Fein" are Gaelic words, pronounced Shin Fain and meaning "ourselves alone."

—Life Notes

Joseph Archer, secretary to Vice President John L. Way of the Travelers, last week completed twenty-five years' service in the employ of the company. His desk was covered with flowers and he received a number of other gifts. Mr. Archer first worked for Major Preston in the capacity of secretary, in the early days when the company employed only seventy-five clerks. He has seen that number grow up to 1400. When Major Preston, the oldest living employee of the Travelers, heard about Mr. Archer's anniversary, he said: "There isn't a more devoted, capable, and beloved man in the office than he. He was my clerk for a long time, and Mr. Way took him from me a dozen years ago because he wanted the best man he could lay his hand on. There's a man who is always wanting to do something for everybody in the building."

The Northwestern Mutual Life, on a mourning card, announces the death on the 28th day of May of Henry Foster Norris, superintendent of agencies and a member of the board of trustees of the company. The deceased was about 68, and had begun business life as a solicitor.

H. J. Saunders, formerly with the New York Life, has been elected general manager of the Western States Life, at a salary of \$20,000 a year, as we hear. Mr. Saunders is not in very good health and spends little time in the office.

Geo. E. Copeland, a former general agent has been appointed superintendent of agencies of the Northwestern Mutual Life Ins. Co. He is said to be exceptionally able in agency work.

Westchester Fire.—Vice Pres. John H. Kelly is dead.

—Arson in Boston

We read in The Standard that the number of arrests in the Boston "arson trust" cases has now reached thirty-four. Nine men were apprehended last week, six of whom were arraigned in the superior criminal court and held in \$5,000 bail. Further arrests are expected.

—Canadian Business Reinsured

The Union Pacific Life Ins. Co. has discontinued its sickness and accident business. The Guardian Casualty and Guaranty Co. has purchased the Canadian business and assumed the liability thereunder.

—Occidental Life Gets It

Portland.—The Union Pacific Life has discontinued its accident department. Business in Oregon and Washington has been reinsured in the Occidental Life of Los Angeles, which has a successful accident department.

—Committee of Eleven

The Board of Fire Underwriters of the Pacific has appointed a committee of eleven to consider and make suggestions for the welfare of the organization.

—It Is Rumored

That the People's National may retire from this field as well as from the South. For the entire Coast its loss ratio last year was 73.5 percent. The company's losses paid in 1915 were 68 percent of the entire premiums. Incurred losses were little more. According to Best's the underwriting loss was over \$237,000. Expenditures were \$60,804 more than the income. It is hinted, on what seems good authority, that the company contemplates an early retirement from business. The sixty-days notice given Selbach & Deans will soon expire.

—Items

Atlin, B. C., June 19.—Fire last Friday swept over five acres of area in Atlin, and caused \$65,000 loss. The Royal hotel, Louis Schultz's store, Kershaw's hardware store, The Eggert jewelry store and the Pillan and McIntosh stores were among the buildings burned.

The California will resume writing direct business in the East.

—San Francisco Preparedness Parade

As insurance is preparedness and preparedness is insurance, the great Preparedness Parade on July 22 should see a large division representing insurance of all kinds. Representatives of the business from everywhere will be welcomed. Practice the lost art of walking for a week or two.

—The Occidental Fire

of Albuquerque had some dismal hours last year, notably in Texas. Much of its business the management canceled, leaving the net premium income less than \$20,000, with \$132,606 losses paid, in 1915. The assets are \$270,160, and the net surplus \$6,072.

—Resigned

Assistant Secretary Manwaring of the Board of Fire Underwriters has resigned.

The resignation was accepted with regret. Mr. Manwaring is a man of more than ordinary ability. He was formerly secretary for the Board at Los Angeles.

—Items

The Scottish Union & National and the State Assurance announce the appointment of J. C. Winterburn as manager of their city department at 420 Montgomery street, San Francisco.

The Peoples' National has reinsured all its business in six Southern states in the North America.

Marsh & McLennan have leased the ground floor office in the Royal Insurance building facing Pine street. This will give this new general agency and the Hamburg-Bremen and the other companies very desirable offices, with an entrance also from Sansome street.

The comptroller of the currency has written himself down as favoring an amendment to the banking law which shall permit national banks to engage in insurance as agents in towns of less than 3,000 population, and thereby compete with state banks.

—Revenue Stamps

The internal revenue commissioner approves the sending of the required stamps with a policy, with a request to cancel and attach, with ink inscription of date and acceptor's initials on acceptance of the policy.

**Atlas Assurance Company
Home Office Figures**

The 108th annual report of the Atlas Assurance Company of London gives these very satisfactory grand totals:

Assets	\$23,785,460
Capital subscribed	11,000,000
<hr/>	
Total resources	\$34,785,460
Capital paid up	\$ 1,320,000
Assets of life department	11,731,900
Assets of fire department	12,053,555
Premiums (exclusive of life debt)	5,757,190
Losses	2,671,650
Surplus as to policyholders	7,746,500

That 1915 was a very favorable year for the Atlas is sufficiently indicated by the low loss ratio of 46 percent.

The Atlas is a company with a fine reputation for good practices, first class security, and just and liberal dealings with policyholders.

The Pacific department sustains this excellent reputation also. The manager is Frank J. Devlin and the assistant manager is T. H. Palache, both of whom are experienced underwriters who have been connected with the company for many years.

**April and May
Embezzlements**

Press notices and dispatches, as collated by the bonding department of The Fidelity and Casualty Company of New York, indicate, for the months of April and May, 1916, the following defalcations:

	April 1916	May 1916
Banks and trust companies . . .	\$219,436	\$176,481
Beneficial associations	66,189	64,000
Public service	56,116	99,072
General business	270,113	68,610
Insurance Companies	2,015	. . .
Transportation companies	13,483	19,470
Miscellaneous	11,678	24,562
<hr/>		<hr/>
Totals	\$669,330	\$452,195

George Olney, the very able editor of the Weekly Underwriter of New York, and originator of several valuable publications, died last week.

Canada

The Phoenix Assurance leads in British Columbia premiums, with a quarter-million.

All non-resident companies doing business in British Columbia must now have a general agency in the province.

Agents cannot report as heretofore to San Francisco direct. Every company non-resident in the Dominion must maintain a Canadian branch and report its Canadian business and finances separately.

—Items

Idaho's public utility folks want to know you know a vast lot of fire insurance information at the expense of the companies.

Manager Watt of the Royal and the Queen has returned from a visit to the East. He attended the banquet of the National Board's semi-annual meeting. It was a very enjoyable affair, he says, and the after-dinner speaking was of a high character.

Over 800 employees of the Royal Insurance Company are serving with the colors or training, or fighting. Shortly over 1000 of the staff will be at the front. Forty-four have been killed, 68 have been wounded, 1 is missing, and 5 are prisoners.

The People's National was organized in 1908. In the seven years 1909-15 inclusive it has collected \$7,392,005 premiums and paid \$7,801,524 in losses and expenses. Losses have averaged 58.3 percent, and expenses, 47.2, making a total of 105.5 percent of the premiums. A losing business was done in 1911-12-13-15.

President Faymonville of the Fireman's Fund has returned from a visit to the Eastern departments of the company. He attended the meeting of the Southeastern Tariff Association and the 50th annual meeting of the National Board. Mr. Faymonville says the banquet given by the Board was a good deal like our Fire Underwriters' Association of the Pacific's annual affair, though a little more formal. Speakers were limited to four. Representative managing underwriters from many sections were present.

Sea Insurance and Enemy Trading

By the Trading with the Enemy (Neutral Countries) Proclamation, dated February 29, an exception was made in the case of all persons or bodies of persons in the United Kingdom engaged in the business of insurance, who might continue to transact business with or through the agency of the persons mentioned in the statutory list. This exception no longer applies to marine insurance. By an Order in Council dated April 26 the Proclamation excepts persons carrying in the non-enemy countries insurance business, "other than the business of marine insurance or of the insurance against fire or any risk of goods or merchandise during transit from shipper's or manufacturer's warehouse until deposited in warehouse on the termination of the transit, if any part of the transit is by sea." This leaves fire insurance companies still free to transact ordinary fire insurance with or through the agency of persons in the statutory list. It has been pointed out that the provision

by British offices of fire insurance on premises could scarcely assist the enemy's trade and that the withdrawal of the fire insurance facilities would merely mean the diversion of the business to other countries. But it is clear that the provision of marine insurance or any insurance on merchandise in transit might not be quite as innocuous, and might give rise even to serious objections. The Order in Council will probably involve a substantial loss of marine insurance business, to which all British underwriters and insurance companies will gladly submit in the national interest.—The London Times.

Life men seem prone to make exaggerated, even ridiculous, and generally statements incapable of proof. The other day a life man speaker with "tears in his voice" lamented that "100,000 men are being killed in the European war every day." That would mean 36,500,000 a year, or over 3,000,000 a month. The speaker's listeners didn't question the statement.

POLICIES THAT SELL

ARE THE NEW POLICIES ISSUED BY THE PACIFIC MUTUAL LIFE INSURANCE COMPANY



Founded 1868

Assets,
\$35,656,611 00

Capital and
Surplus,
\$4,504,807 00

BECAUSE THEY PAY DOUBLE IN CASE OF
DEATH AND CERTAIN LOSSES DUE TO
ACCIDENT. EVERY INSURER WHO HEARS
ABOUT THESE POLICIES WANTS ONE.

See for an Agency Contract in California—

KILGARIF & BEAVER, Inc.

Managers for

NORTHERN CALIFORNIA
Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Manager for

SOUTHERN CALIFORNIA
Pacific Mutual Bldg., Los Angeles

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1916) . . . \$10,873,210

NET SURPLUS, " . . . 4,537,559

E. F. BEDDALL

President

N. S. BARTOW

Secretary

GEO. W. BURCHELL

Vice-President

Gross Assets ^{JAN. 1} 1915 \$112,379,527
 Exclusively Fire Assets 49,393,130
 Net Surplus - - 19,820,321
 Losses Paid - - 274,533,870

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager

J. J. ATKINSON, Sub-Manager

LIVERPOOL, ENGLAND



DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta,
 San Francisco, Montreal.  Agencies in all principal Cities and Towns

ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING. SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston
 J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred,
 J. H. Banks, F. J. Perry, J. T. O'Brien, R. S. Folger, Matt B.
 Evans, C. A. Luhrs (automobile).

ARSON

Oakland, Cal., May 31. — The embargo ordered by sheriff Barnet to prevent letters being sent out promiscuously by prisoners in the county jail has resulted in the capture of a missive from August and Mary Mundt, advising a conspiracy of silence among other alleged members of the "arson ring," of which the Mundts are said to be members.

The letter read in part:

"Please tear up all letters I write to you; tell nothing about the Gromans. Tell father to say nothing about us neither, or Reinhardt, else we all get into trouble. They cant make them talk. Don't forget it. They come to me and ask me about Bertha and uncle, but I keep still."

The letter is signed August Mundt, and is addressed to his sister, Mrs. T. Shubert, 1942 Compton avenue, Los Angeles.

Instead of receiving probation, August and Mary Mundt may serve long terms in the penitentiary because of their attempt to smuggle out of jail this letter advising silence on the part of other members of the gang.

Mark Piplica, Acquitted in Arson Case, Again in Toils

Oakland, April 19. — Mark Piplica, 860 McElroy street, who was acquitted recently in the superior court of the charge of burning a house at 1834 Goff street in order to collect \$400 insurance, was rearrested tonight, this time on a charge of swearing falsely to proof of loss. The new charge grows out of the former one.

Despite the fact that Peter Markunich confessed to having fired the

house and declared that Piplica had hired him to do so, the court considered such unsupported evidence insufficient and Piplica was acquitted. Markunich was convicted.

Oakland, Cal., June 9.—A demand for \$500, backed by an arson threat, today alarmed R. P. Hollenbeck of 674 Sixty-fifth street and led to police investigation. Hollenbeck and his wife returning home last night, found the following note on their front porch, weighted by a bone:

"Beware! Leave \$500 in the box by Dillon's store or your house will be blown up three days after tonight."

Boys have since confessed they wrote the note as a joke—which it may note be.

Hail Business

In Kansas the hail business last year was very chilly. The stock companies paid some 218 percent of their hail premiums for losses. The mutuals had a loss ratio of 200 percent. They paid 65 percent of their losses. The stock companies paid 100 cents on the dollar. Some of the mutuals paid less than 20 cts on the dollar.

A passenger in a Ford jitney bus bowling along at 30 an hour out of Fresno, Cal., half arose to give a seat to a lady of color. A rough spot in the road, a bounce, and the gallant young commercial traveler fell out. When picked up his clothes were in shreds, and he was unconscious and badly bruised. The unfortunate man was still unconscious when the hospital was reached.

1792—FIRE INSURANCE

AUTOMOBILE INSURANCE—1916

Insurance Co. of North America

OF PHILADELPHIA

ASSETS, \$20,838,450.21

Alliance Insurance Company

OF PHILADELPHIA

ASSETS, \$ 2,678,464.21

PACIFIC COAST DEPARTMENT:

JAMES C. JOHNSTON, General Agent

J. K. HAMILTON, Asst. General Agent

Alaska Building, 324 Sansome St.

SAN FRANCISCO

SPECIAL AGENTS

A. C. WRIGHT, San Francisco

F. J. MAYER, San Francisco

W. F. KUHL, Los Angeles

WALTER E. BLISS, Portland, Ore.

M. H. REEVES, Spokane, Wash.

G. L. CAMP, Billings, Montana

MARINE

The federal war insurance bureau comes to an end September 2, as by the act creating it; but of course this will be amended to cover the entire present war, which it is believed will continue another year. The bureau issues an average of three policies per business day, and the outstanding risks total about \$125,000,000. "Overhead" expenses of the bureau are only \$375 a week. The government is supplying insurance which private companies have been unwilling or unable to offer. The bureau has had few losses and the profit has been enormous. Four large losses have been incurred: The Wm. P. Frye, Greenbrier, Evelyn, and Carib. War rates have fallen from \$20 to \$1, \$100 for more hazardous undertakings, and from \$5 or \$10 to less

than 50 cts in Western Hemisphere waters.

FIRE

Byron, Cal., June 17.—Fire destroyed the Grunauer grain warehouse, filled with grain, here this morning, and, fanned by a stiff west wind, threatened the eastern part of the town. The loss of the warehouse and contents is estimated at \$20,000.

Willows, Cal., June 15.—The largest grain fire in the history of Glenn county last night swept over about 5,000 acres of grain and pasture lands northwest of this city, destroying over 1,550 sacks of newly harvested barley, two barns, four stacks of hay, several miles of fence and other property. Over 350 head of sheep were burned to death. Loss \$10,000.

"You may delay, but Time will not."—Benjamin Franklin.

THE FRANKLIN FIRE

Insurance Company of Philadelphia

ELBRIDGE G. SNOW, President

Organized
1829



Charter
Perpetual

FIRE and ALLIED BRANCHES of INSURANCE

LIBERAL CONTRACTS OF INDEMNITY

Guaranteed by funds ample to meet without delay all obligations, and backed by a Complete Service Organization and by a Management well known for its practice of Prompt and Equitable Adjustment of Losses.

87 Years Old, With an Unblemished Name and Honorable Record

Agents Throughout the United States and Canada

FOREIGN COMPANIES

CAPITAL, NET SURPLUS, YEAR ORGANIZED.	FINANCIAL CONDITION					INCOME		EXPENDITURES			RATIOS		PACIFIC DEPT.	
	GROSS FIRE ASSETS	LIABILI- TIES	SURPLUS AS TO POLICY- HOLDERS	REINSUR- ANCE RESERVE	NET PREMIUMS RECEIVED	TOTAL INCOME	TOTAL EXPEN- DITURES	LOSSES PAID	EX- PENSES	LOSSES TO PREMIUMS	EXP'S TO PREMIUMS	PREMI- UMS RECEIVED	LOSSES PAID	LOSS RATIO
1916	817,384	401,683	415,701	349,480	494,199	527,833	582,371	251,889	198,059	51.0	40.0	494,198	251,889	50.9
1915	812,722	382,573	430,149	311,987	473,941	512,506	496,272	233,021	194,752	43.6	40.6	391,435	198,292	50.6
1914	789,713	434,058	355,654	409,802	500,903	523,829	523,083	215,125	213,747	44.0	41.1	500,903	224,460	44.8
1913	812,890	419,438	363,452	407,379	500,481	533,219	522,354	145,862	213,867	29.1	42.7	500,481	150,088	29.9
1916	2,063,315	922,699	1,140,616	693,721	1,669,529	1,829,576	1,522,790	884,814	576,234	53.0	34.5	27,263	18,949	69.5
1915	1,776,370	837,600	938,770	639,592	1,307,593	1,489,126	1,164,124	657,974	495,828	50.3	37.9	50,555	17,333	34.3
1914	1,439,399	579,631	859,768	472,282	873,988	1,501,213	812,888	466,855	346,053	52.5	40.4	40,629	25,109	61.8
1916	35,669,326	8,680,859	26,988,467	4,970,110	10,306,613	11,830,364	11,920,557	5,386,685	3,784,762	52.2	36.7	819,265	341,992	41.7
1915	36,391,148	8,591,971	27,799,176	5,365,723	11,179,365	12,337,621	12,477,954	6,744,562	4,373,813	60.3	39.1	742,999	376,428	50.6
1914	36,049,124	8,567,118	27,481,973	6,193,910	12,629,680	13,736,822	13,415,468	6,916,421	4,444,339	54.8	37.9	851,628	334,227	39.2
1913	36,446,618	8,349,233	28,097,415	6,128,311	12,199,785	13,251,216	12,825,038	6,413,224	4,504,614	52.5	36.9	732,384	259,294	35.4
1912	36,040,891	8,212,696	21,640,695	5,383,424	11,981,233	12,941,612	11,542,203	6,718,965	4,572,434	56.1	38.2	723,695	203,549	28.1
1916	5,954,996	3,333,030	2,621,966	2,921,693	3,022,016	3,279,428	2,953,438	1,588,017	1,241,539	52.5	41.1	656,613	355,232	54.0
1915	5,583,800	3,301,800	2,278,940	2,878,369	3,050,899	3,528,624	3,336,381	1,688,256	1,252,755	55.3	40.4	684,997	360,331	52.6
1914	5,437,850	3,042,096	2,095,754	2,711,632	2,730,792	3,138,676	3,140,011	1,490,165	1,154,181	54.5	42.2	624,383	310,630	49.7
1913	5,292,022	3,298,541	2,083,480	2,704,469	2,833,785	3,290,006	3,198,791	1,513,215	1,188,225	53.4	40.1	633,091	293,963	46.4
1912	5,303,005	3,293,219	2,009,786	2,761,915	2,938,859	3,461,499	3,396,773	1,675,389	1,152,829	57.0	39.2	731,572	264,284	36.1
1916	3,425,216	1,998,929	1,126,287	1,764,768	1,909,000	2,076,377	2,068,311	1,065,500	815,415	55.8	42.7	427,771	210,234	49.1
1915	3,406,961	1,956,674	1,150,286	1,695,311	1,924,814	2,036,282	1,952,025	1,123,414	781,510	58.3	40.6	391,435	198,292	50.6
1914	3,013,722	1,836,840	1,176,882	1,652,146	1,743,746	2,091,781	1,708,391	909,563	752,904	51.6	42.1	328,951	152,999	46.5
1913	2,775,468	1,831,338	911,130	1,609,563	1,737,842	1,840,559	1,773,927	906,614	754,703	52.1	43.4	210,807	122,971	58.0
1912	2,741,460	1,830,888	910,572	1,594,772	1,761,922	1,894,098	1,839,597	997,586	722,459	56.5	40.9	225,954	115,123	51.9
1916	3,143,416	2,159,075	984,341	1,911,430	2,035,159	2,160,423	2,168,301	1,214,063	820,482	59.6	40.3	219,379	124,550	56.8
1915	3,185,774	2,181,336	1,004,438	1,915,961	2,001,383	2,131,921	2,109,752	1,208,454	737,625	60.4	36.8	255,023	125,019	44.5
1914	3,199,623	1,992,400	1,207,222	1,782,040	1,767,860	1,898,403	1,873,619	900,846	762,265	54.5	38.0	214,854	93,118	43.3
1913	3,250,577	2,000,005	1,256,572	1,716,317	1,814,547	1,939,463	2,081,876	947,431	706,433	52.0	38.9	235,263	103,409	43.1

26

α Including direct and reinsurance losses of previous years.

Sample Page Coast Review Fire Chart -- 1916

LIFE

Fiftieth Anniversary

The officers of the Metropolitan gave a dinner to the actuary of the company, James M. Craig, on the evening of May 31, in the Tower, to celebrate the fiftieth anniversary of Mr. Craig's connection with the company.

Inasmuch as the Metropolitan Company took its name only in 1868, and is therefore but 48 years old, a word of explanation is necessary. The company had its beginning in the National Union Life & Limb Insurance Company in April, 1863. Subsequently, in 1866, the National Life Insurance Company, which was originally organ-

ized under a special charter, grew out of the National Union Life & Limb and it was this company which Mr. Craig joined on May 31, 1866.

The controlling men in the National Life next organized the National Travelers, which was the parent company of the Metropolitan. Accordingly, through the entire half century, Mr. Craig has seen continuous service.— Insurance Press.

Other industrial companies will follow the recent example of the Metropolitan Life and reduce rates on industrial policies. One company will make still lower rates.

**West Coast - San Francisco
Life Insurance Company**

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY—TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS**. Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

MORE AGENTS WANTED

HOME OFFICE---West Coast - San Francisco Life Building, San Francisco, Northwest corner Pine and Leidesdorff Streets

ORGANIZED 1797

The Norwich Union Fire Insurance Society, Ltd.

Of Norwich, Eng.

Assets, Over **\$13,000,000.00**

Losses Paid, Over **\$100,000,000.00**

Pacific Department :

J. L. FULLER, Manager

FRANK L. HUNTER, Asst. Manager

234-236 Sansome Street
SAN FRANCISCO

Our Directory of Pacific Coast Fieldmen

Special Agents are invited to send us corrections

Aetna

San Francisco—F. H. Rhoads,
G. F. Roberts, A. S. Willis
Seattle—J. A. Murphy
Los Angeles—H. E. O'Brien
H. F. Mills
Spokane—G. S. Mariner
Helena, Mont.—Jno. P. Breeden

W. W. Alverson

San Francisco—R. L. Ellis,
T. B. Clarke
Los Angeles—T. J. Keleher
Portland—A. M. Lovelace
Spokane—W. T. Booth

Atlas

Denver—Wm. Manning
Portland—A. E. Ehrhorn
San Francisco—Fred H. Elster
Craig Owens
Spokane—E. K. Lower
Los Angeles—H. R. Jackson

Edward Brown & Sons

San Francisco—
W. H. Gibbons, L. M. Hale
W. B. Westlake
Los Angeles—Chas. Van Valkenburg
Seattle—W. P. Porep
Spokane—Chas. A. Wendler
Denver—H. G. Doyle

California

San Francisco—
H. C. R. Buswell, Supt. of Agen's
John M. Clayton, B. A. Sifford
Los Angeles—H. Dukinfield
Seattle—A. N. Lindsay,
Portland—R. H. McCurdy
Salt Lake—N. W. Clayton, Jr.

Capital

San Francisco—R. W. Guthrie
Sacramento—D. H. Cox

Chapman & Nauman Co.

San Francisco—Theo. Schlosser
Seattle—C. M. Rupe

Christensen & Goodwin

San Francisco—R. De Lappe
Geo. T. Gray, G. E. O'Neil
Los Angeles—E. B. Flack
R. N. Loucks, Jr.
Stockton—J. C. Crooks
Seattle—Wm. F. Zwick
Spokane—Walter A. Frazier
Portland—Fred Tebben
Helena—John B. Fritsch
Boise—L. L. Dibble

James F. Cobb Co. Inc.

Los Angeles—R. H. Jenkins

Connecticut & Westchester

San Francisco—C. W. Von Tagen
Fred S. Diek, John M. Gordon
Los Angeles—L. P. Stephens
Portland—James S. Reed
Salt Lake—W. S. Ferris
Spokane—S. E. DeLong

Curtis & Bailey

San Francisco—
Clarence L. Greenwalt
Portland—Chas. A. Colvin
Los Angeles—

Continental and American Eagle

San Francisco—F. P. Wilson
Jay C. Wickler
A. G. Nason & Co.
Los Angeles—G. L. McIntire
Portland—W. A. Williams
Helena—J. W. Gamble
Seattle—G. L. A. Lauer

The James H. de Veuve Co.

Seattle—B. D. Smalley, H. A. Canfield
B. D. Smalley Jr.
San Francisco—F. W. Leis

Fireman's Fund

San Francisco—R. D. Hunter
Samuel Simmen, John J. Ham-
mond, Kenneth Brown,
A. E. Webber, Bayard E. Nourse
Tirrell W. Fletcher, F. M. Burn-
side
Los Angeles—Weldon D. Whelan
Chester A. Swift, George D.
Gilmore, H. W. Armstrong
Portland—H. B. Tickner
Seattle—Frank L. Emerick
Spokane—Niran B. Swett
Denver—F. G. White, W. P. Coffey
Frederick R. Lanagan
Dallas—C. C. Wright, J. H. Snell
Ben. L. Gill, Jr., J. D. Wheeler
Helena—C. D. French

Fire Association and Philadel- phia Underwriters

San Francisco—Charles L. Barsotti,
Supt. of Agencies, Thos. F.
O'Grady, Howard W. Hogan
Los Angeles—Geo. F. Staniford
Portland—Frank S. Glover
Seattle—
Helena—Percy B. Churchill
Denver—L. D. Griffin

Fidelity-Phenix of New York

San Francisco—Arthur G. Nason & Co
Seattle—Fred D. Hougham
Portland—E. M. Seharf
Los Angeles—Cecil T. Collins
Sacramento—H. R. Wickler

Germania Fire, N. Y.

Portland—Fred S. Penfield
Spokane—Z. M. Boyer

George O. Hoadley

San Francisco—Alex J. Cartwright
S. M. Haley
Portland—A. H. Jackson
Spokane—F. J. Root
Montana—Roy C. Johnson
Los Angeles—Mark B. Harris
Warren Campbell
Sacramento—E. E. Panabaker

Dixwell Hewitt

San Francisco—Geo. E. Devine,
Supt. of Agencies
M. E. Spalding, R. E. Dollard
E. J. Fitzgerald, L. H. Earle
Los Angeles—P. H. Griffith
E. E. Price
Portland—J. J. Dennis
Spokane—Neil Stewart, C. H.
Klinefelter
Butte—Chas. E. Miller

Home New York Franklin, Philadelphia

San Francisco—Roff & Sheahan,
General Agents; H. W. Wagenet,
E. A. Sheahan, G. W. Madison,
C. A. Perry, Special Agents
Los Angeles—Chas. Quitzow, State
Agent; James S. Suydam, L. H.
Wood, Special Agents
Portland—J. D. Coleman, General
Agent; John C. Fox, Edgar
Stevens, Special Agents
Spokane—Vernon B. McDowell
Salt Lake—Junius Young, State Agt
Great Falls—Benn A. Scott, State
Agent; N. C. Peterson, Sp. Agt.

Ins. Co. of North America & Alliance

San Francisco—A. C. Wright
F. J. Mayer
Portland—Walter E. Bliss
Los Angeles—Wm. F. Kuhl
Spokane—M. H. Reeves
Billings, Mont.—Gilman L. Camp

Law Union & Rock and Union Assurance

San Francisco—E. M. Brodenstein
Branch Sec'y; J. Percy Carroll,
Supt. of Agencies
F. A. Stahl, Noah L. Nelson
Portland—M. B. Boothby
Denver—W. J. Kulp

Liverpool & London & Globe

San Francisco—R. H. Rountree
Harrison Houseworth
Chester S. Myrick, Geo. J. James
Los Angeles—
Logan B. Chandler
Seattle—G. F. Guerraz
Portland—F. E. Atkins
Great Falls—Grant R. Brown

London & Lancashire and Orient

San Francisco—Geo. Ormond Smith,
Agency Supt; W. B. Hopkins,
local sec'y; Geo. T. Richmond
Los Angeles—J. P. Yates, Agency
Supt.; J. P. Hague
Sacramento—W. W. Gilmore
Portland—G. L. Goodell
Seattle—David H. Parry
Spokane—Henry A. Morison
Denver—Nicholas Gardner

London

San Francisco—Wm. H. Hackett
Supt. of Agencies
Phillip R. Weimann, Ben L.
Penfield
Los Angeles—C. W. Rohrer
Portland—Gus J. Roth
Seattle—P. J. Perry
Spokane—J. E. Johnson
Denver—T. S. Heath

National Union

San Francisco—Dixwell Davenport
Oakland—E. W. Hall
Los Angeles—William M. Stodghill
Seattle—Henry G. Green
Spokane—Wm. P. Cassell

New York Underwriters Agency

San Francisco—V. H. Quitzow
Los Angeles—A. C. Anderson
Seattle—A. E. Bailey
Spokane—H. B. Hagen

New Zealand

San Francisco—D. A. Parker
R. E. Oehlmann
Los Angeles—C. P. Lyndall
Portland—W. G. Fortmann
Denver—Fred Williams
Spokane—Volney Seebeck

E. T. Niebling

San Francisco — A. E. Field, F. J.
H. Manning, Geo. F. Heuer
Los Angeles—Walter H. Young
Portland—R. H. Conant
Seattle—Geo. W. Swan
Helena—L. M. Fisher, Jr.

**North British & Mercantile,
Commonwealth, of New York**

Seattle—E. J. Young
Spokane—Wm. R. Lambert
Los Angeles—Chas. Harris
San Francisco—F. J. Schoeneman
C. F. Milliman, G. W. Dearborn
Denver—E. C. Willey
Portland—H. E. Smith
Helena—Oscar Unmack
Dallas—Wirt Leake
Houston—H. J. Thomsen

The Mercantile of America,

San Francisco—P. W. Gedney

Northern

San Francisco—H. D. Schumann
Sacramento—L. C. Holloway
Los Angeles — G. Mueller, Ben T.
Campbell
Portland—D. Ross Atkinson
Seattle—F. B. Welpton
Butte—E. C. Fotheringham

Northwestern National

Seattle—A. M. Jones
Los Angeles—W. E. Labry
San Francisco—H. L. Clark
Oakland—J. D. Stanley
Tacoma—L. S. Frudenberg
Portland—G. F. Nickerson
Spokane—Henry Heath

Norwich Union

San Francisco—F. C. Staniford, Supt
of Agencies, H. L. Cope
Los Angeles—William L. Wallace
Portland — A. W. Giesy, Supt. of
Agencies
Spokane—Harry W. Randall
Denver—A. L. Tefft

Edwin Parrish

Portland—Chester A. Deering
Spokane—John A. Carlson
Los Angeles—O. D. Baldwin
B. C. Fisher
Sacramento—W. D. Young
San Francisco—R. T. Boyd
C. C. Trowbridge

Pennsylvania

San Francisco — S. P. Mesick, Supt.
of Agencies
Oakland—F. J. Agnew, Supt of Agen.
F. A. Lathrop
Los Angeles—A. C. McConnell
Portland—Chas. V. McCarthy

Phoenix, London

San Francisco—G. A. R. Heuer
Willard T. Lovell,
Munro English, Chas. R. Stone
Geo. A. Yocum
Portland—B. W. Jones
Seattle—C. A. Craft
Helena—J. Robb Gay
Los Angeles—Otho N. Hall
H. G. Large, B. J. Kellner

E. E. Potter & Sons

San Francisco—E. G. Potter,
Supt of Agencies; R. H. Davis
Los Angeles—C. H. Gatchel
Portland—E. A. Parsons
Helena—C. R. Kerns

Royal Exchange

Denver—W. J. Ciscel
Seattle—Lawrence F. Lamping

Royal and Queen

San Francisco—F. M. Gilerest
J. F. Walden, Fred. H. Farr
R. S. Folger, C. A. Luhrs
Fresno—E. P. Eldred
Los Angeles—J. K. Urmston
F. J. Perry
Sacramento—D. L. Stewart
Portland—H. R. Burke
Seattle—Matt B. Evans
Salt Lake—J. H. Banks
Salem, Or.—C. D. Gabrielson
Spokane—J. T. O'Brien

Springfield & Newark Fire

San Francisco—Geo. C. Coddling
Frank H. Young, H. K. Nourse

Los Angeles—J. E. Crandall
Portland—J. F. R. Webber
Seattle—C. H. Anderson
Salt Lake—L. B. Rogers

**Scottish Union & National and
State Assurance**

San Francisco—J. H. Fuller
Rollin M. Kelley
Los Angeles—Chas. Niemann
Tacoma—Fred W. Gaston
Spokane—H. C. Edmundson
Denver—J. L. Reams

Selbach & Deans

San Francisco—Wm. Sheldon
Los Angeles—R. L. McCulloch
Seattle—C. M. Rupe
Spokane—A. S. Heatfield

Geo. H. Tyson

San Francisco—Harry Benner,
Clifford Conly, Supt of Agents
J. C. Howard, General Adjuster
J. B. Hatcher
Douglas Parker, C. E. E. Ellis
Los Angeles—J. C. Howard
E. R. Holland
Sacramento—E. F. Hewit
Portland—Arthur A. Ferns
Seattle—W. T. Burwell, L. D. Mitchell
Spokane—F. O. Vincent
Helena and Salt Lake City—
R. Lockey Jr.
Fresno—Geo. A. Kingman

Wayman and Henry

San Francisco — W. W. Cleveland,
J. R. Kenna, E. P. Caine, John
A. Faulk, J. N. Waters
Los Angeles—Edward A. Rowe
James F. Boylan
Portland—E. R. Thompson
Seattle—Bruce Kaltz
Spokane—C. B. Harris
Denver—Geo. W. Dodd

**Western, British America, and
Firemen's Underwriters**

Seattle—Thos. J. Craig
San Francisco—William L. Brown

Appraisers

San Francisco—J. P. Treanor
Portland—Wm. B. Honeyman

LIABILITY

Antone (Chicken) Fodera of San Francisco was assessed \$17,000 by a San Jose superior court judge for damages. He drove his automobile over a motor cycle, killing one of the riders and seriously injuring the other. Fodera speeded away without offering any assistance. A woman witness followed in an automobile and 'phoned the number of the fleeing car. Police intercepted it. Fodera's machine and personal property have been attached.

He is out on \$20,000 bail, and may find his way into jail.

LIFE

Cincinnati. — Vice Pres. Marshall and Medical Director Davis of the Union Central recently died. The Union Central Advocate will hereafter be published once a year only.

10 Percent Premium Tax.—Louisiana proposes a tax of 10 percent of premiums paid by her citizens for life insurance to other-state companies.

FIRE

Eltopia, Wash., June 13. — Fire starting in the Commercial hotel destroyed an entire block of buildings here today, including the building occupied by the Eltopia State bank. The loss is estimated at \$7,000.

Nelson, Butte co., Cal., June 2.— The McIntosh hotel burned this afternoon. Cause, probably, a flying spark on roof. Loss \$1,800, partly covered by insurance. The hotel, a landmark, was one of the oldest buildings here. The hotel was being repaired for a new tenant.

The Pioneer German Fire Insurance Company in America



**Hamburg-Bremen
Fire Insurance Company**

HAMBURG, GERMANY

Pacific Department: 340 California Street, - SAN FRANCISCO, CAL.

MARSH & McLENNAN, Managers

Organized in 1854

Entered United States in 1858

Total Losses Paid in the United States, \$27,000,000

United States Branch: 123 William Street, - NEW YORK

H. N. KELSEY, Manager

AGENTS WANTED IN UNREPRESENTED POINTS

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President **JOHN M. TAYLOR**, Hartford, Conn.

Insurance in force, 100,411 Policies for - \$237,784,931.79

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1915	- - - -	\$302,236,187.70
Total returned to Policyholders, as above noted, in same period	- - - -	311,968,360.63
Excess of amount returned	- - - -	9,732,172.93

PACIFIC COAST DEPARTMENT

The Williamsburgh City Fire Ins. Co.
Organized 1853

Merchants Fire Assurance Corporation
Organized 1910

New Jersey Fire Insurance Company
Organized 1910

WM. W. ALVERSON, Manager

374 Pine Street, : : : San Francisco, Cal.

The New Brunswick Fire Ins. Co.
Organized 1826

The North River Insurance Company
Organized 1822

United States Fire Insurance Co.
Organized 1824

H. T. UNGEWITTER, Asst. Mgr.

Telephone Sutter 485

SPECIAL AGENTS

T. B. CLARKE, R. L. ELLIS, San Francisco; T. J. KELEHER, Los Angeles; A. M. LOVELACE, Portland; W. T. BOOTH, Spokane

AMPLE FACILITIES for Handling Large Lines.

**NORTHERN
LIFE**

INSURANCE CO.

HOME OFFICE
NORTHERN LIFE BLDG
SEATTLE
U. S. A.

PROGRESS

(Since 1906)

	ADMITTED ASSETS	INSURANCE IN FORCE
1907	\$179,177.00	\$1,804,500.00
1909	\$267,521.00	\$3,375,875 00
1911	\$428,508.00	\$6,662,257.00
1913	\$680,063.00	\$8,640,266.00
1915	\$1,182,546.00	\$10,639,196.00

Better Policies —
Better Business —

Satisfied Patrons
Gratified Agencies

WRITE US



**TO BE A BANKERS LIFE MAN
MEANS TO BE PROSPEROUS.**

BANKERS LIFE COMPANY DES MOINES, IOWA



PRUDENTIAL MUTUALIZATION MEANS

that the holders of Fourteen Million Policies are the Owners of the Company and that for all time the policy-holders will control the Company for their own benefit.

Great has been the work and growth of
The Prudential, but greater is its future destiny.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

FORREST F. DRYDEN, President.

Home Office, NEWARK, N. J.

Incorporated Under the Laws of the State of New Jersey

Lafanlivlong

“Sir, I wish to make your daughter my wife,” said the young man.

The old man hesitated. “Hadn’t you better see her mother first?” he asked gently, after thinking a moment.

“I’ve seen her mother, and it doesn’t make any difference—I’ll take the chances.”—Judge.

“A 16-page letter from Tom! oh, what does he say?”

“He says he is going to call this afternoon.”—Life.

FIRE

NIAGARA FIRE Insurance Company

Assets, - \$7,502,873.00 Surplus to Policyholders, - \$3,387,433.00

DETROIT FIRE & MARINE Insurance Company

Assets, - \$2,274,403.00 Surplus to Policyholders, - \$1,533,737.00

NIAGARA - DETROIT UNDERWRITERS

Assets, - \$11,301,668.00 Surplus to Policyholders, - \$5,667,165.00

EDWIN PARRISH, Manager

Pacific Coast Department 334 Pine St., - San Francisco

AUTOMOBILE

Live OPPORTUNITIES are OPEN
for AGENTS who CAN DELIVER

Men capable not only of writing applications
but of collecting the premiums, are always
welcome to our forces and can be advan-
tageously placed.

**UNION MUTUAL LIFE
Insurance Company**

PORTLAND, MAINE.

ARTHUR L. BATES, President

Address ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.

GEO. ELLIOTT HUNT, Manager
Shreve Bldg., San Francisco

T. H. McAllis, Manager, Sherlock Bldg.,
Portland, Ore.

P. B. Duren, Manager, Boston Block, Seattle,
Wash.

J. E. Evans, Manager, Vancouver, B. C.

LIFE

According to the Spectator over
\$10,000,000 a week "are" being paid
(in silver of course) by American life
companies to policyholders and bene-

GERMANIA

FIRE INSURANCE COMPANY,

NEW YORK.

ORGANIZED 1859.

Statement, January 1, 1916.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	8,029,651 84
Liabilities - - - - -	3,920,295 68
Net Surplus, - - -	3,109,356 16
Surplus for Policyholders	4,109,356 16

HEAD OFFICE

Cor. William and Cedar Sts.

ficiaries, of which more than half "is"
going to living policyholders in ma-
tured endowments, annuities, divi-
dends and surrender values. At the
present time there are some 260 life
companies operating in the U. S. A.



ATLAS

Assurance Company

(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . . \$25,000,000.00

ASSETS IN UNITED STATES, \$2,962,091.00

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

FIRE

San Francisco, June 12.—The ship chandlery store of the Marshall-Newell Supply Co., 142 Steuart, burned today. Started among coils of rope on top floor.

San Francisco, May 26. — Sparks falling on shingle-roof destroyed a frame dwg at 581 Fulton.

The National Board of Fire Underwriters has just issued a new code for the construction and fire protection of dwelling houses.

Tacoma, May 26.—Puget Sound I. & S. Works pattern plant destroyed. Loss \$200,000, with nominal insurance.

Portland, May 31.—Two dwgs at 634 Broadway destroyed by fire. Accidental origin. Nearest hydrant two blocks away.

San Leandro, Cal., May 23.—New hall of society of St. John burned quickly. Incendiarism suspected.

Gold Hill, Nev., May 23.—Fire in Yellow Jacket mine.

**ARE YOU PLEASED?
IF NOT, SEE**

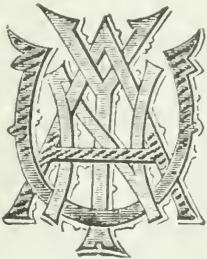
US

**POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
OCCIDENTAL LIFE INSURANCE CO.
OF CALIFORNIA**

"THE DURABLE"

THIRD FLOOR GROSSE BLDG.

LOS ANGELES, CAL.



New York Underwriters' Agency

Established 1864

Representing Cash Assets of over \$28,000,000

F. M. BRANCH, Manager

H. R. MANN Jr., Assistant Manager

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—H. B. Hagen, 520 Realty Bldg., Spokane, Wash.—V. H. Quitzow, 339-41 Sansome St, San Francisco—A. C. Anderson, 239 Van Nuys Bldg., Los Angeles, Cal.

W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

(FIRE)

United States Assets	\$1,939,786.00
Liabilities in United States	1,163,164.00

Surplus \$776,622.00

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

**Left Roll of
Medical Gauze in Body**

Suit for \$25,000 was filed in San Francisco last week by Mrs. Augusta Wise against Dr. T. W. Huntington for damages resulting from an alleged failure on the part of the physician to

remove a roll of medical gauze from her body after an operation for appendicitis.

The insurance department of the Knights of Pythias advertises that it has paid \$40,000,000 to beneficiaries and has \$8,000,000 in reserve fund.

FIRE

Clarksburg, Cal., June 1. — This famous shipping point in early days, and now a port of call for all river steamers, was practically burned to the ground by fire early this morning. The postoffice, merchandise store, river wharf and warehouse were all burned. The fire started in the merchandise store. A bucket brigade of forty odd citizens was the only "fire protection."

Sissons, Cal., June 11.—Sissons Tavern, a famous landmark, was destroyed by fire today. The building was some distance west, and had not paid a profit for some time. Owned by bank under foreclosure. Said to be uninsured.

Salem, Or., June 4. — Fire starting in the barn of John Holman today destroyed it, the United Evangelical church, two residences and a garage, and threatened the residence section lying east and south. A strong wind was blowing.

Porterville, Cal., June 4. — Fire believed to have been started by matches dropped by passing autoists destroyed 170 acres of wheat on the Henry Zimmerman ranch south of here today, with a loss estimated at about \$4,000. The crop was insured at the rate of \$22 per acre.

Taft, Cal., May 26.—This wooden oil town had a spectacular blaze when a dozen shacks burned.

Fire

Automobile

Marine

COMMERCIAL UNION

ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital	\$	14,750,000
Paid-Up Capital		1,475,000
Total Cash Assets, Gold		59,256,504
Total Liabilities, including re-insurance reserve		49,292,061
Cash Surplus to Policyholders		9,964,423
Total Amount of Claims Paid		186,673,461

Assets in United States Held by Trustees, \$9,868,370

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St.

San Francisco

E. T. NIEBLING, Manager

R. C. MEDCRAFT, Assistant Manager

American Central INSURANCE COMPANY of St. Louis Established 1853
 Assets, \$4,076,388 Surplus to Policyholders, \$2,037,306 Losses Paid, \$31,008,877

St. Paul F. & M. INSURANCE COMPANY of St. Paul, Minn. Established 1865
 Assets, \$11,320,710 Surplus to Policyholders, \$4,899,457 Losses Paid, \$52,559,624

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

Mercantile F. & M. UNDERWRITERS of St. Louis **Minnesota** UNDERWRITERS of St. Paul
 Assets \$4,076,388 Assets \$11,320,710
 Surplus to Policyholders 2,037,306 Surplus to Policyholders 4,894,457

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers

Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.

Fire Association

Organized 1817 Of PHILADELPHIA Began on Coast 1873

Losses Paid in San Francisco in 1906, - - - \$1,835,930

Cash Assets, - \$9,372,162.82 Surplus to Policy holders, - \$3,182,04.94

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$30,210,613.03 Surplus to Policyholders, - \$12,182,024.94

Net Losses Paid in San Francisco in 1906, - - - \$5,064,178.03

F. M. AVERY, Manager

Pacific Coast Department 242 - 244 Sansome Street, San Francisco

SPECIAL AGENTS:—C. L. BARSOTTI, T. F. O'GRADY, H. W. HOGAN, *San Francisco*; GEO. F. STANIFORD, *Los Angeles*; C. R. HAROLD, *Seattle*; FRANK S. GLOVER, *Portland, Or.*

LIABILITY

The sole two survivors charge the recent sinking of the steamer Roanoke, with its consequent loss of forty-eight lives, was due to "unseaworthiness, grossly overloading and improper storing of the cargo." They have brought suit for damages in the federal court against the California South Sea Navigation Company, charterer, and the North Pacific Steamship Company, owner, of the sunken Roanoke. On

plaintiff seeks \$3,088.75 damages, while the other wants \$2,612.85. Of these amounts each claim \$2,500 for the "mental and physical agony" suffered before they were rescued. The remainder of their claim is for the loss of their personal effects.

FIRE

Port Angeles, Wash., May 26.—Soldue Hot Springs hotel burned. Large loss, well insured.

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

HARTFORD

NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

**BENJ. J. SMITH,
MANAGER**

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.

of Springfield, Mass.

Largest Fire Insurance Company Chartered by
the State of Massachusetts

Incorporated 1849

Total Assets \$ 11,695,373 60
Total Liabilities 9,114,706 97
Net Surplus 2,580,666 63

SURPLUS TO POLICYHOLDERS, \$ 5,080,666.63

NEWARK

Fire Ins. Co.

of Newark, N. J.

Oldest Fire Insurance Company Chartered by
the State of New Jersey

Incorporated 1811

Total Assets \$ 2,153,768 00
Total Liabilities 1,222,152 00
Net Surplus 431,616 00

SURPLUS TO POLICYHOLDERS, \$ 931,616.00

150 Sansome Street,

: San Francisco

GEORGE W. DORNIN, Manager

JOHN C. DORNIN, Asst. Manager

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER GEO. C. CODDING L. B. ROGERS J. E. CRANDALL C. H. ANDERSON
FRANK H. YOUNG H. K. NOURSE

The report that the Hartford Fire will remove to New York because of the

high and increased Connecticut taxation is denied.

The "Home Life"

The fifty-sixth annual statement of the Home Life Insurance Company, of which George E. Ide is President, presents a record of substantial benefits to its policyholders during the year and a solid growth in financial strength.

Assets increased to \$32,029,439.71 after paying to policyholders \$3,447,381, including dividends of

\$602,721

The insurance in force was increased by \$4,766,740, and is now

\$125,660,173

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital, - - - - -	\$1,000,000.00
Surplus to Policyholders, - - - - -	1,263,340.00
Assets, - - - - -	4,195,444.00

DIXWELL DAVENPORT, Manager

Metropolitan Department,
San Francisco National Bank Bldg., 454 California
Street, San Francisco

FIELD REPRESENTATIVES:

E. W. HALL, Northern California,
500 Syndicate Bldg., Oakland, Cal.

Wm. M. STODGHILL, Southern California,
211 W. I. Hollingsworth Bldg., Los Angeles, Cal.
HENRY G. GREEN, Oregon, British Columbia and
Western Washington, 722 White Bldg., Seattle

WM. P. CASSELL, Idaho, Montana and Eastern
Washington, 1331 Old Nat'l Bank Bldg. Spokane, Wn.

GENERAL

According to a Wisconsin paper, Robert La Follette went about the state and abused the fire insurance companies while campaigning for delegates pledged to vote for him at the

Republican convention at Chicago.

Vancouver, B. C., reports 10,000 unemployed men. Rent incomes are reported as generally cut in two.

ALASKA

Juneau, June 6.—At the local option today the capital again voted wet, by a vote of over 1,700 to 284. Douglas City and Haines voted wet also. Skagway voted dry by a small majority.

LIFE

The receiver of the Universal Life of Cleveland has brought suit against eighteen prominent Ohio business men who allowed the use of their names as directors. The defendants say that they did not take an active interest in the company, but the receiver charges that their names were used to sell stock, and that by permitting their use they assumed a responsibility for which they should be liable. He charges that the directors authorized investments without proper investigation, and that \$51,000 of the money of the stockholders was lost in the purchase of stock in the Pioneer Life of Kansas City.

Dr. Ambrose Talbot, medical director of the Kansas City Life Ins. Co., died on June 1. In ten years the mortality experience of this company average less than half of the expected.

The Manhattan Life Insurance Company has filed with the Department of State at Washington, a claim against the Imperial German Government for \$16,729.90 as a result of payments made by the life company for two policyholders who lost their lives when the Lusitania was sunk on May 7, 1915.

ARSON ON THE COAST

Jenks the Fresno Arsonist Drinks Gasoline and Plants Buttons

Fresno, June 6.—W. H. Jenks, confessed arsonist, employee of Frank Hickman, who wants parole is under police investigation as the result of the sale of several suits to a second-hand clothing dealer. Frank Hickman, whose store was fired by Jenks, and who himself was under arrest but acquitted, has stated that the clothing is like the make and pattern that he carried in his store. Mrs. Jenks, in her statement before the probation officer, said that Jenks had planted buttons in the back yard, drank gasoline, and scraped oil from the pavement during a rain.

San Jose, June 7.—George Mastors, whose alleged attempt to burn his store on Bassett street several months ago figured in a series of events here, including the dismissal of a police detective, the resignation of a commissioner and a Grand Jury investigation of arson which culminated in a threat by the Underwriters of the Pacific to increase premiums here 15 percent, went to trial this morning on a Grand Jury indictment charging arson.

Police officials who saw Mastors' store after the heat of the blaze had exploded a soda water gas tank, extinguishing the fire, say that the "plant" for burning the place, was one of the most extraordinary they ever saw. Strings of cans, each having distillate of gasoline, were placed along each side of the store, and each was provided with a wick in the sape

of paper which stuck up over the tops of the cans.

Oakland, April 15. — Mrs. Fannie B. Walcott, 48 years old, and Archie Fairholm, 28, who, according to the police, have posed in this city as mother and son, were taken into custody by Detective William Kyle today. They are suspected by the police of setting fire to a rooming-house at 1102 Jackson street, where they were in arrears for room rent. A charge of arson will be preferred against them, according to Captain of Detectives Peterson.

Mrs. Walcott is said to be the widow of a former Fresno saloon keeper. She came to this city several months ago and lived at the Madison Park apartments with Fairholm, whom she represented to be her son, the police state. Mrs. Walcott and Fairholm are said to have spent money which she received from her husband's estate for an automobile and other luxuries. Later they moved to the Jackson street rooming-house.

Newspapers were found burning in the attic of the building by firemen who extinguished the flames. A trap door in the ceiling of the room occupied by Mrs. Walcott gave access to the attic.

Alameda, Cal., May 9. — Startling developments may follow a spectacular fire which threatened to destroy the entire block on the west side of Park street, between Santa Clara and Central avenues last night. Fire Chief Walter

ARSON ON THE COAST

Steinmetz is investigating a telephone message received by Johnson & Miller, hardware dealers, ten minutes before the fire alarm was sounded. A half-hour before the fire was noticed, M. A. Johnson took out his auto from the building in which the fire originated.

He was absent on a delivery when his partner, J. H. Miller, received a phone call that smoke was to be seen issuing from the shed in the rear of the main store at 2320 Santa Clara avenue. The shed doors were left open by Johnson. When Miller investigated, after the message, the shed doors were closed and locked and the interior of the place was a roaring furnace. Miller immediately telephoned the fire department. Fire Chief Steinmetz announced this morning that it was his belief that the fire was of incendiary origin. The loss is not large.

Insurance men are already complaining that landlords have repeatedly violated the fire limit regulations in District No. 1, and have erected flimsy firetraps at the rear of the main structures. That this complaint has considerable foundation is borne out by the fact that several fires have started in this same neighborhood within a few years.

The inflammable wooden structures burned fiercely last night for an hour. Burning coals of light redwood floated for blocks around, endangering roofs of many residences.

Sacramento, May 24. — What the Southern Pacific officials declare was a second attempt to destroy the big

railroad shops in this city was made last night, when a firebug started a blaze in the storeroom of the shops and caused a fire that did \$30,000 damage before it was extinguished.

Los Angeles, June 1.—Luther Watson, bookkeeper, and John Hayes, formerly foreman of the Watts Lumber Company, were arrested today, charged with arson, and were arraigned at Huntington Park, with John S. Lange, mayor of Watts, and W. H. Turner, former mayor, held on like charges. The men were charged in connection with the burning of the Watts Lumber Company's yards, February 14, 1915. The town marshal, Sam Ellis, swore to the complaints.

Vancouver, B. C., May 30.—Abe Craib, 18 years old, confessed to the police today that he started the fire that destroyed the Alberta-Pacific Grain Company's elevator and the New England Fish Company and the Canadian Fish Company property on the water front Sunday night, causing a loss of more than \$650,000. Craib told the police that he was possessed of a mania for setting fires and had served a sentence in the detention home at San Francisco several years ago for that offense. He admitted responsibility for two other fires here and said that he had made two unsuccessful attempts to burn a store at which he was employed.

The Indicator has a department headed "From the Aeroplane." Only plane stuff admitted.

LIFE

P. D. Gold, Jr., president of the American Life Convention in 1911-12, has been for a year past the executive head of the National Drama Corporation. He returned to New York in May from Los Angeles, Cal., where for eight months he supervised the production of the motion picture spectacle made by that corporation and entitled "The Fall of a Nation."

A life company is not liable for interest on claims delayed by beneficiary's action.

SURETY

Richmond, Cal., May 30.—To take the local saloonmen out of the power

of the wholesale liquor dealers, the city council last night authorized the saloonmen to present surety company bonds in meeting the requirements of the Richmond ordinance. The dealers have heretofore been confined to individual bonds, and in most cases the wholesale men have been the signers of the documents.

FIRE

Beginning June 1 the National operates in Texas from the home office.

Portland, Or., June 4.—Fire today destroyed the club house of the Portland Hunt Club, a riding organization at Garden Home, a suburb.

THE FIDELITY & CASUALTY CO. OF NEW YORK

92 Liberty Street, New York, N. Y.

ANNUAL STATEMENT, DECEMBER 31, 1915

Assets	\$12,726,400 64
Liabilities	8,576,859 03
Capital	1,000,000 00
Surplus over all liabilities	3,149,541 61
Losses Paid to December 31, 1915	52,159,863 76

This company issues contracts as follows :

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage); Automobile (Personal Injury, Property Damage and Collision), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

Pacific Coast Department: { California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange, San Francisco. Washington and Oregon—SEELEY & CO., 111 S. 10th St., Tacoma; Coleman Bldg, Seattle; Board of Trade Bldg, Portland.

THE LONDON ASSURANCE CORPORATION
OF LONDON

Cash Assets, \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS—C. W. ROHRER, Los Angeles, Cal.; ROD E. SMITH, Portland, Oregon; T. S. HEATH, Denver; J. E. JOHNSON, Spokane; P. R. WEINMANN, B. L. PENFIELD, San Francisco. PERCY J. PERRY, Seattle.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

Pacific Branch—Southeast corner Sansome and Pine Sts., San Francisco

“FIFTIETH ANNIVERSARY YEAR IN THE UNITED STATES.”

ONE HUNDRED AND SIX YEARS OLD

North British & Mercantile

Insurance Company

Pacific Department of the United States Branch, 76 William St., New York City

ASSETS OF THE UNITED STATES BRANCH **\$8,926,952.00**
(which are but a small part of total fire assets of the Company)

E. G. RICHARDS, Manager

W. S. BERDAN, Deputy Asst. Manager

GEORGE M. WARD, Resident Sec'y Local Dept.

234 Pine Street, San Francisco, California.

FIELD REPRESENTATIVES:

E. J. Young, 201 American Bank Bldg., Seattle; P. W. Gedney, 504 Empire State Bldg., Spokane, Wash.,
E. C. Willey, 1645 Tremont St., Denver, Colo.; C. Harris, 515 Title Ins. Bldg., Los Angeles; H. E. Smith,
24 Henry Bldg., Portland, Or.; G. W. Dearborn, F. J. Schoeneman, C. F. Milliman, San Francisco.

AGENTS WANTED

Every Company that advertises wants Permanent Agents. Have you any business? Are you about to change companies? Are you newly engaged in Insurance? Do you intend to go into the business?

THEN

Hustle! Get busy! Write to our Advertisers. Don't be verbose nor uncertain. Don't write from Los Angeles or Portland or Seattle and ask some big company, Are you represented here? Of course the company is represented there. Probably it is represented everywhere. But it may be contemplating a change, or its present agent may be flirting with the special of another company.

It Will Do No Harm

to get on the waiting list. It is legitimate for you to write modestly, "Consider me an applicant if you want another agent here." "I control \$—— in premiums." "My business is chiefly ——." "I want a company, and if you are unrepresented in this town or contemplate a change of representation let me submit particulars to you."

If you can write some life or accident business on the side or exclusively, the live companies which advertise are

Looking For You

They will give you the glad hand and the warm eye They will pay you a handsome commission, too.

Scottish Union and National

Insurance Company
Of Great Britain.

Organized 1824,

**FIRE - LIGHTNING - TORNADO
AUTOMOBILE - SPRINKLER LEAKAGE**

**North American Branch:
Hartford, Conn.**

**JAMES H. BREWSTER,
MANAGER.**

FIELD REPRESENTATIVES:

FRED W. GASTON, Tacoma, Wash.,
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,
706 Gas and Electric Bldg., Denver, Colo.,
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, Realty Building,
Spokane, Wash.,
Montana and Idaho

H. W. FORES, San Francisco, Cal.,
General Agent, California, Nevada, Arizona.

**SAN FRANCISCO OFFICE:
420 Montgomery Street**

Twelfth Edition ——— **PACIFIC FIRE MANUAL** ——— *Twelfth Edition*

WITH COLORED DIAGRAMS

WITH REVISED FIGURES

\$12 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE

MUTUAL FIRE LEAFLETS INSERTED

Single Copies, \$1.25

For Sale by Coast Review

122 Halleck St., San Francisco

Boilers Will Be Inspected by State

Sacramento, Cal., June 5.—All steam boilers in California except boilers under the jurisdiction of the United States, those used on locomotives in interstate commerce, on motor vehicles and for agricultural purposes exclusively, will be subject to regular internal and external inspection, according to orders issued by the State Industrial Accident Commission. Every

owner of a boiler shall report the location thereof to the commission within thirty days after the first of each calendar year. This decision will affect boiler insurance, which is really a premium payment for regular inspections. But the new rule increases the number of jobs for needy politicians. State boiler inspection is imperfect and needless.

W. R. BROCK, President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO.
OF TORONTO (INCORPORATED 1851)

United States Assets	\$2,578,165.00
Liabilities in United States	1,524,276.00
<i>Surplus</i>	\$1,076,347.75

PACIFIC COAST DEPARTMENT
340 CALIFORNIA STREET - - - SAN FRANCISCO
MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$20,000,000.00.

Svea Insurance Co.
of Gothenburg

Agricultural Insurance Co.
of Watertown, N. Y.

Globe & Rutgers Fire Ins. Co.
of New York, N. Y.

Hamilton Fire Insurance Co.
of New York, N. Y.

Globe Underwriters Agency
of New York, N. Y.

First National Fire Insurance Co.
of Washington, D. C.

Sea Insurance Co., Ltd.
of Liverpool, Eng.

EDWARD BROWN & SONS
GENERAL AGENTS
202 - 204 Sansome St., SAN FRANCISCO

22,000 EDITION

It Is for All Local Agents

12th EDITION

Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.25

Recommended by General, Special
and Local Agents

For Sale by the Coast Review

CHIPS

—Additional Idaho Figures

The following Idaho fire figures were not reported to the Coast Review:

	Premis.	Losses Inc.
Aachen & Munich	\$ 6,775	\$ 4,813
American Eagle	931	. . . . .
British America	4,591	6,089
Caledonian	10,927	7,966
Citizens	5,408	6,973
Firemen's	579	649
Franklin	4,083	3,250
Girard	718	1,682
Glens Falls	2,774	5,573
Hanover	15,777	4,631
Millers National	12,868	11,175
Michigan Millers	7,671	7,470
New Brunswick	7,635	2,371
North River	13,207	7,107
Northwestern F. & M.	21,902	11,578
Pacific States	3,787	2,849
Reliance	3,864	2,127
Security	1,788	3,693
Standard	4,132	1,504
Williamsburg City	16,547	1,901

—Additional Oregon Figures

Companies neglecting to report (or in time) for the Coast Review Fire Chart their Oregon figures are these:

	Premis.	Losses	Ratio
Aachen & Munich	\$ 5,366	\$ 8,404	157
American Eagle	357	15	. . .
Caledonian	15,461	11,825	76
Citizens	10,831	7,772	72
City of New York	9,181	9,910	100
Firemens	21,726	23,334	82
Franklin	10,297	16,379	159
German-American, Pa.	6,705	2,523	38
Girard	4,387	3,671	84
Glens Falls	12,932	15,237	118
Hanover	9,119	4,223	46
Ins. Co. State of Penn.	28,370	18,184	38
Merchants, N. Y.	7,762	2,445	32
Minneapolis	200	. . .	. . .
National-Ben Franklin	17,294	8,217	48
Nationale	4,768	796	17
New Brunswick	14,725	16,093	109
New Jersey	3,308	2,818	85
North River	12,957	7,930	61
Northwestern F. & M.	11,807	5,671	48
Pacific	12,790	5,262	41
Pacific States	33,075	19,865	90
Phenix	4,785	6,429	134
Reliance	7,083	5,495	78
Rhode Island	5,352	6,162	115
Standard	5,539	1,948	35
Stuyvesant	15,573	15,543	101
Union	4,569	4,735	104
United States	8,161	5,877	72
Williamsburg City	13,245	8,655	65

Add the foregoing to your copy of the

Coast Review's Pacific Fire Chart, if you are interested. Thirty-two companies in Oregon escape premium taxes this year because their losses were 100 percent or more of the net premiums.

—Insurance Federation

The manager of the Insurance Federation in California is to be Joseph J. Scott, a canny politician who resigns the office of collector of internal revenue for California and Nevada.

—Railroad Costs Increase

The increased cost of railroad living, as reflected in the higher price of material and supplies used in railroad operation, is a subject that is being called by the Southern Pacific Company to the attention of its employees. Under normal market conditions of every dollar spent in operations about 40 cents pays for the material in the article, and Vice-president and General Manager W. R. Scott ventures the opinion that this ratio will be greatly increased. An idea of how the European war has caused prices to jump may be gained from a few examples. Carboric acid has increased 390 percent; car axles, 119 percent; engine axles, 92 percent; leather belting, 14 percent; carriage bolts, 62 percent; machine bolts, 67 percent; bar brass, 111 percent; sheet brass, 74 percent; spring brass, 216 percent; blacksmith coal, 33 percent; carbon drills, 122 percent; high speed drills, 333 percent; dyestuffs, 1900 percent; ferrules, 150 percent; wire fencing, 46 percent; malleable iron fittings, 70 percent; car forgings, 39 percent; frogs, 50 percent; graphite, 133 percent; gasoline, 72 percent; tinned rivets, 110 percent; common bar iron, 72 percent, and sheet iron, 69 percent; bridge and building lumber, 30 percent; car siding, 60 percent; lumber stringers, 50 percent; ferro manganese, 488 percent; nails, 50 percent; lead pipe, 65 percent; soil pipe, 112 percent; powder, 82 percent; caustic potash, 767 percent; cold drawn steel, 92 percent; soft steel, 97 percent; tank steel, 94 percent, and high speed tool steel, 420 percent.

—Postal Information

Postmasters are forbidden to furnish list of names of patrons.

Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$35,000,000.00

A Successful Record of Nearly Two Hundred Years.

Losses Paid During That Time Exceed

\$230,000,000.00

United States Branch, 92 William St., New York City

R. D. HARVEY, United States Mgr.

LAWRENCE F. LAMPING, State Agent

For Oregon, Washington and Northern Idaho

310 BURKE BUILDING, SEATTLE

CANTON

Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital paid up (Gold)	- - -	\$ 250,000 00
Cash Assets (Gold)	- - -	3,353,190 12
Net Surplus (Gold)	- - -	2,359,803 17
Bonds on deposit in the U. S.	-	399,500 00

The above Company conducts
a general Marine Insurance
business.

PARROTT & CO., General Agents

Since January, 1882

J. J. THEOBALD, Manager

320 California Street, San Francisco

[Babcock Building]

PHOENIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

W. IRVING

General Agent for Pacific Coast

E. C. F. KNOWLES

Assistant General Agent

343 SANSOME STREET

Security Building

(Entrance on Halleck Street)

San Francisco

The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building

33 Broad St., Boston

SAMUEL APPLETON, U. S. Manager

Accident Policies

Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employees. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.

CHAS. J. OKELL & CO.

General Agents, - - San Francisco, Cal.

Royal Insurance Building

MAY FIRES

Billings, Mont., May 9.—The plants of the Montana Sash and Door Company and the Cardell Ridge Lumber Company were destroyed by fire here last night. The loss is estimated at \$200,000. Spontaneous combustion is thought to have been the cause.

Anchorage Alaska, May 25.—The Northwestern Fisheries Company salmon cannery, warehouses and web houses at Kenal were destroyed yesterday by fire of unknown origin. Loss, \$60,000.

Tacoma, Wash., May 25.—The pattern plant of the Puget Sound Iron Works was burned to day. Loss, \$75,000. The main steel plant was saved.

San Francisco, May 30.—Five United States mail auto wagons and thirteen other motor vehicles were damaged, some of them destroyed, in a fire which swept three business establishments on Oak street near Market at daybreak. The loss is estimated at \$15,000.

Marshfield, Or., May 12.—Fire here today completely destroyed the Marshfield hotel, a landmark forty years old. The fire was caused by the explosion of a kerosene stove.

Fairview, Cal., May 11.—Fire, entailing a loss of \$13,000 at 4 o'clock this morning, entirely destroyed the homes of Joe Delavata and Samuel Baradella and a winery belonging to the latter. The families of Delavata and Baradella, asleep when the fire started, escaped to the street in their nightclothes, carrying only a few personal effects with them. Several

thousand gallons of wine were lost. The origin of the fire is a mystery. A second fire destroyed the home of H. D. DeMartini at Vine Hill, this morning shortly after midnight. The loss is near \$2,000.

San Jose, Cal., May 16.—Fire that started at 9:45 o'clock this morning when a spark flew into the piles of fine mattress floss around the floss picking machines in the rear part of the Robinson Furniture Company's warehouse on Fourth street, between Santa Clara and San Fernando streets, wiped out the entire stock of furniture in the big warehouse and was hardly prevented from destroying the Shirley & Maseneuve lumber mills nearby. The loss is estimated at \$18,000. Automobile was burned. Brick partition walls helped the firemen to get control of the fire, which was extinguished after a three-hour fight.

The disastrous fire at the New England Fish Company wharf, Vancouver, on May 28 last, brought very forcibly to the attention of fire underwriters, and the general public, the lack of fire protection afforded by the city from the waterfront. It was very fortunate, indeed, that at the time of the fire no wind was blowing. If there had been an east wind the Grand Trunk dock certainly would have been burned, with perhaps others. If a west wind had been blowing, certainly the Hastings mill, with its huge stock of lumber, would have gone.—British Columbia Financial Times.

Spangle, Wash., May 27.—Farmers Union warehouse.

Roy, N. M., May 31.—Village wiped out.

ESTABLISHED 1873

Office of Edward E. Potter

General Agent

THE FIRST OFFICE to commence paying losses after the conflagration.
 THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.
 THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.
 THE ONLY OFFICE that did not compel its patrons to go to the expense and trouble of going to Oakland for the adjustment of their claims.
 THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It
It Costs No More**

OLD AND
TRIED

GLENS FALLS INSURANCE COMPANY

Of New York

Incorporated 1849

SURPLUS to Policyholders . . \$5,212,525 00 UNDIVIDED Profits . . . \$2,319,300 00

SECURITY INSURANCE COMPANY

Of New Haven

Incorporated 1841

SURPLUS to Policyholders . . \$3,889,296 00 UNDIVIDED Profits . . . \$ 802,506 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

Of Philadelphia

Incorporated 1853

SURPLUS to Policyholders . . \$1,893,309 00 UNDIVIDED Profits . . . \$ 432,560 00

FIREMEN'S INSURANCE COMPANY

Of Newark

Incorporated 1855

SURPLUS to Policyholders . . \$6,565,223 00 UNDIVIDED Profits . . . \$2,720,038 00

EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$3,053,576 00 UNDIVIDED Profits . . \$811,504 00

GERMAN - AMERICAN INSURANCE COMPANY

Of Pittsburg

Incorporated 1873

SURPLUS to Policyholders . . \$1,080,978 00 UNDIVIDED Profits . . . \$173,718 00

EDWARD E. POTTER, General Agent

W. W. POTTER, Assistant General Agent

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

THE COAST REVIEW

INSURANCE

JUNE

In its 45th year

Failure of a Lloyd's Underwriter in London

The public examination in bankruptcy was held last month of William Albert St. Aubyn Angove, of Half Moon street, Piccadilly, whose statement of affairs showed gross liabilities of £112,201 and an estimated deficiency in assets of £72,201.

In answer to E. Leadam Hough, senior official receiver, the bankrupt said that from 1888 to 1903 he was carrying on the business of insurance broker, which he then sold for £81,200 in shares to W. A. Angove and Co. He became managing director of the company at a salary of £3,000 a year. In December, 1910, he resigned because of financial difficulties. In 1888 he had become an underwriter at Lloyd's as nominee for his father. When his father died, in 1906, he took over the business, but abandoned it in December, 1910, because of losses. His own losses were £20,000 and he paid through his "names" a further £50,000.

A Tree Worth \$60,000

A single rubber tree in Bolivia supports a family of seven persons in comparative affluence. This lone tree has stood for generations, until it now measures about 27 feet in circumference at the base. The daily yield of caoutchouc is more than twenty-two pounds during the 120 days of the year that the tree can be successfully

tapped, or almost a ton and a half of this precious product annually. On the basis of this yield the tree has an estimated value of \$60,000.—Tree Talk.

No Passenger Killed On 325 American Railroads

It is officially announced that all American records were broken in 1915 when 325 American roads, reporting to the Bureau of Railway News and Statistics here, went through the fiscal year of June 30 without a single fatality to a passenger in a train accident. These roads operate over 161,948 miles.

All American roads in 1915, operating over 250,000 miles of line, reported 196 passengers killed. The latest returns for the railroads of Europe, with 197,015 miles, show 700 passengers killed.

During 1915 the American railroads reporting immunity from fatal accidents to passengers carried 485,166,546 passengers, a total distance of 18,000,000,000 passenger miles.

Vacaville, Cal., January 9.—Vacaville has beaten all her shipping records of past years this week by sending out 116 carloads of fruit to the Eastern markets. Twenty cars went out Thursday.

Japan will insure its people through the postoffice, in sums ranging from \$10 to \$150, without medical examination.

STABILITY AND STRENGTH

RESOURCES OVER \$52,000,000.00

SUN INSURANCE OFFICE

OF LONDON

COLONIAL

FIRE UNDERWRITERS
AGENCY

MECHANICS & TRADERS

OF NEW ORLEANS

NATIONAL

OF HARTFORD

MICHIGAN

FIRE AND MARINE
OF DETROIT

SUN

UNDERWRITERS AGENCY
OF LONDON

PACIFIC DEPARTMENT

WILLARD O. WAYMAN--CARL A. HENRY

JOINT GENERAL AGENTS

FRANK E. STONE

MAXWELL H. THOMSON

ASSISTANT GENERAL AGENTS

Sansome and Sacramento Streets

San Francisco, Calif.

Branch Offices: Los Angeles, Cal., Portland, Ore., Seattle and
Spokane, Wash., and Denver, Colo.

AGENTS WANTED IN EVERY CITY, TOWN AND VILLAGE.

1863

53rd YEAR

1916

FIRE

AUTOMOBILE

MARINE

Organized in 1863

Fireman's Fund

Insurance Company

Incorporated under the Laws of California.

401 California Street - San Francisco, Cal.

Company's Building

Capital, \$1,500,000.00 Assets, \$11,326,205.60

BERNARD FAYMONVILLE

PRESIDENT

J. B. LEVISON

VICE - PRESIDENT

LOUIS WEINMANN

SECRETARY

A. W. FOLLANSBEE, Jr.

MARINE SECRETARY

H. P. BLANCHARD

ASSISTANT SECRETARY

JOHN S. FRENCH,

ASSISTANT SECRETARY

T. M. GARDINER

TREASURER

Central Department

JOHN MARSHALL, Jr., Manager

39 South La Salle St., Chicago, Ill.

Southeastern Department

E. T. GENTRY, Manager

Atlanta, Georgia

Eastern Department

A. K. SIMPSON, Manager

J. W. LITTLE, Ass't Manager

Mason Building

Boston, Mass.

Atlantic Marine Department

FRANZ HERRMANN, Manager

79-85 Wall Street, New York

VOL. 89
NO. 7

JULY
1916

SEE PAGE
.....

MAGAZINE EDITION "A"

THE

Coast INSURANCE Review

PROTECTION

An Insurance Journal and Directory
IN ITS FORTY-FIFTH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

INSURANCE PUBLISHING CO., Publishers

One Marine Insurance Decision
Three California Insurance Decisions
Four Washington Insurance Decisions
Death of William Sexton
San Francisco Half-Year Premiums
Consolidation of Yorkshire with North American Department
British Offices' Figures
\$2,500,000 Stock Dividend Symposium
Miscellaneous Grand Totals
Northern Life Celebrates Tenth Anniversary
Inspections in Coast Cities to Be Given Up
Death of E. B. Flack
Twenty Years Ago Notes
San Francisco Anarchist Kills an Insurance Man
Additional Nevada Fire Figures
Additional Wyoming Fire Figures

Circulating Extensively in all the
States and Territories of the Pacific
West

PRICE 25 CENTS
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in
South America, Japan, China and
Australasia

The Great Fire Insurance Company of the World

ASSETS IN UNITED STATES, - \$14,814,383.94

LIVERPOOL & LONDON & GLOBE

INSURANCE CO., LTD.

NEW YORK OFFICE, 80 WILLIAM STREET.
 HENRY W. EATON, Manager
 GEORGE W. HOYT, Deputy Manager
 HUGH R. LOUDON, Associate Deputy Manager
 J. B. KREMER, Assistant Deputy Manager
 T. A. WEED, Agency Superintendent

NEW ENGLAND STATES, NEW YORK, NEW JERSEY, PENNSYLVANIA, MARYLAND, DELAWARE, DISTRICT OF COLUMBIA, VIRGINIA, WEST VIRGINIA, NORTH CAROLINA, SOUTH CAROLINA, OHIO, INDIANA, KENTUCKY, TENNESSEE.

NEW ORLEANS OFFICE, COR. CARONDELLET & COMMON STS.
 R. H. COLCOCK, Jr., Deputy Asst. Mgr.
 CLARENCE F. LOW, Manager
 J. O. PEPPER, Asst. Mgr.

SAN FRANCISCO OFFICE, 444 CALIFORNIA ST.
 R. P. FABJ, Manager
 THOS. H. ANDERSON, Ass't Manager

CALIFORNIA, NEVADA, ALASKA, OREGON, WASHINGTON, ARIZONA, IDAHO, MICHIGAN, IOWA, WISCONSIN, MINNESOTA, MISSOURI, KANSAS, NEBRASKA, COLORADO, N. DAKOTA, S. DAKOTA, MONTANA, UTAH, WYOMING, NEW MEXICO.

CHICAGO OFFICE, INSURANCE EXCHANGE.
 W. S. WARREN, Manager
 R. H. PURCELL, Deputy Asst. Mgr.

FLORIDA, ARKANSAS, MISSISSIPPI, ALABAMA, OKLAHOMA, TEXAS, GEORGIA.

DEUS NOBIS HAEC ET DOMINE DIRIGE

Established 1836

Entered U. S.

The statement of the condition of the United States Branch on the 1st of January, 1916, in accordance with the laws of the State of New York, is as follows:

Assets	\$14,814,383.94
Liabilities	9,972,496.75
Surplus	\$ 4,841,887.19

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire) . . .	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116
 AND INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126; 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1915, \$8,957,563.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$147,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT ESTABLISHED 1852
 In Company's New Building
 444 California St., San Francisco

ROBERT P. FABJ, Manager
 THOS. H. ANDERSON, Asst. Manager

Special Agents:

- | | | | |
|-------------------|-------------------|---------------------|-------------------|
| R. G. BRUSH | R. H. ROUNTREE | HARRISON HOUSEWORTH | LOGAN B. CHANDLER |
| GEORGE F. GUERRAZ | CHESTER S. MYRICK | F. E. ATKINS | GEO. J. |



CONFLAGRATION-PROOF INSURANCE

TOTAL ASSETS OVER \$40,000,000.00

LOSSES PAID TO DATE

OVER

\$177,000,000.00

|

PAID SAN FRANCISCO

CONFLAGRATION

\$6,000,000.00

PACIFIC DEPARTMENT



GEO. H. TYSON GENERAL AGENT.
HERBERT FOLGER, ASST. GENL. AGENT

SAN FRANCISCO.

FIRE INSURANCE — RENTS — PROFITS, USE AND OCCUPANCY —
AUTOMOBILE — TOURIST FLOATER — MAIL PACKAGE —
SPRINKLER LEAKAGE

AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE



Representing

The Mutual Life Insurance Company

of New York

You will make money.

The great strength, big dividends and incomparable benefits of the "*oldest company in America*" mean certain success for you.

For Terms to Producing Agents, Address

GEORGE T. DEXTER, 2d Vice-President

34 NASSAU STREET, NEW YORK, N. Y.

Dublin Sinn Fein Fire Losses

There could never have been reasonable—let alone legal—grounds for throwing upon insurance companies the losses involved in the destruction by fire of property in Dublin during the late abortive outbreak of Sinn Fein disaffection. It is, nevertheless, satisfactory to learn that as to the buildings and their contents, the state will assume the same liability as would have fallen on the insurance companies if the risk had been covered by the fire policies. The chief officer of the Dublin fire brigade has estimated that as many as 179 buildings were destroyed by fire, in and around Sackville street, during the recent trouble in Ireland. The approximate value of the property so destroyed is given at £1,100,000; and

a further £750,000 is added for the loss in stock. This estimate, of course, does not include the general post office, which runs into a very big figure on its own.—Insurance Journal, London.

Bombardment Insurance On the Texas Border

Lloyds of London are writing war or bombardment insurance on Texas border towns property at 5 percent for three months only. Outside companies are taking it at 5 percent on short time. The Texas commission authorized the business at 3 percent or \$30 per thousand in towns having less than a 40c key rate and 4 percent per annum over that.

It is said that no war insurance can be obtained in the small towns along the border.

THE
Standard Accident

Insurance Company

Of Detroit, Mich.

LEM W. BOWEN, President J. S. HEATON, Secy.

Cash Capital, \$1,000,000

Gross Assets, - 5,421,992

Claims Paid, - 20,779,387

Writes Accident and Sickness Insurance, Accident Policies Provide for—Unlimited Indemnity, Beneficiary Benefits, Accumulations, Optional Benefits, Hospital Indemnity, Combination Features, Surgeons' Fees Where no Claim for Disability is Made, Special Benefits for Sunstroke, Freezing, Etc.

Accident and Sickness Insurance for Women.
Contracts Practically Without Conditions.

CLARENCE F. BRIGGS,

SUPT. PACIFIC COAST DEPARTMENT.

California, Oregon, Washington, Idaho, Nevada, Arizona, Utah, and the Hawaiian Islands.

Mills Bldg., San Francisco

H. H. HAIGHT, District Agent.

Contracts Unexcelled. Agents Everywhere.

A Large Initial Commission

To You or Your Clerk or to
Anybody You Recommend

4

CANVASSING ROUND TOWN

Among Insurance Men for Subscriptions to The Coast Review or for Purchases of Books. Why not Make

9

Dollars

In a few hours of Pleasant Interviews?
Sample Copies of Literature Sent
to You or to Addressees

GENERAL

The indispensable man never knows it.

Fishing is always good five miles further on.

Anybody who can go into business and keep in business has brains.

Few fathers are ever forgiven by their sons for not saving when they were young.

The man who falls back on his old record is rotting on the vine.

Of all people, the writer gets most tired of himself—how about you?

To most of us there is more mystery in the simple than in the complex.

Never save money at the expense of efficiency.

Some carpenters would rather file a saw than work.

What did we all do with our money before the automobile days?

One of the healthful signs of the times is that money is on the decline in the display of pride. Mentality is now the higher form of the display of pride.

It used to be that the display of expenditure was an accepted means for judging the possession of wealth.

Down in old Virginia 50 years ago, a man's wealth was judged and he was honored according to the number of chimneys on his house. A man with two chimneys was known among the colored folks and poor whites as "Captain," if he had three chimneys he was known as "Colonel," with four chimneys he was known as "General." —Cottrell's Magazine.



**THE
PENNSYLVANIA
FIRE INSURANCE COMPANY**
of Philadelphia

Assets Jan. 1, 1916, \$8,251,407.44

Surplus to Policyholders

Jan. 1, 1916, 3,202,659.92

One of the Oldest and Strongest Fire Insurance Offices
in the United States

Pacific Coast Department:

201 Sansome Street, SAN FRANCISCO

R. W. OSBORN, Manager

S. P. MESICK, Superintendent of Agencies

F. J. AGNEW, " " "

SPECIAL AGENTS: A. C. McConnell C. V. McCarthy F. A. Lathrop

BONDING

In New York there is the Excise Reinsurance Association, a voluntary association of the bonding companies to reinsure each other. Of the eighteen parties to the agreement in 1910 and since, six or more have since gone out of being. The companies bond the liquor dealers, under the law, in sums not less than \$500. The New York state insurance department recently examined and approved this pool or association. One casualty company, it is said, after preparing for independent writing of excise bonds, and being in doubt to venture, was offered the privilege of joining the association, or accepting from it \$2,000 towards reimbursement of its expenses and remaining out, accepted the latter alternative. Oh!

The
**Metropolitan
Life
Insurance Company**

Pacific Coast Head Office

Metropolitan Life Building

Pine and Stockton Sts.

SAN FRANCISCO

The Continental (Fire) Insurance Co.

Largest Capital and Largest Policyholders' Surplus

Home Office
80 Maiden Lane, New York

Western Office
332 So. La Salle Street, Chicago

Fidelity-Phenix Fire Insurance Co.

A Strong American Company backed by Strong American Assets

Home Office
80 Maiden Lane, New York

Western Office
137 So. La Salle Street, Chicago

American Eagle Fire Insurance Co.

*Its Management is a Warranty of Prompt and Equitable
Settlement of Every Honest Claim*

80 Maiden Lane, New York

FIRE, Automobile, Rents, Tornado, Tourists' Baggage, Use and Occupancy, Sprinkler Leakage, PROFITS

HENRY EVANS, President

*Union Assurance
Society Limited*

OF LONDON



Founded in 1714

*Law Union & Rock
Insurance Company, Ltd.*

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

HARRY H. SMITH, Manager

EDW. M. BRODENSTEIN, Branch Sec'y

J. PERCY CARROLL, Supt. of Agencies

SPECIAL AGENTS: F. A. Stahl, San Francisco; F. F. Richards, Los Angeles; W. J. Kulp, Denver; M. B. Boothby, Portland

THE COAST REVIEW

INSURANCE

JULY

In its 45th year

\$75,000,000 a Day

The direct cost of the great war in Europe is now not less than \$75,000,000 a day. The indirect cost—property destroyed, lives lost, permanent disabilities inflicted, producing-time lost, interest to be paid—is incalculable.

Flash Light

Starts Fire in Big Building

The new Auditorium "fireproof" building in San Francisco was damaged slightly by a blaze started by a photographer's flash light. It occurred in a room containing relics of early volunteer firemen days. The flash ignited some of the near-by decorations.

Investing in Insurance

Shares in England

A British daily paper some time ago wrote of the effect of the war on insurance securities, and said:

"Many of the principal insurance issues command prices at which the yields looked small as compared with other securities. Insurance shares have a following peculiar to themselves. It is drawn largely from the ranks of those investors who make a careful study of the business, who are in close touch with its conditions, who watch year by year the growth of each separate branch. They know what proportion of income is derived from investments and what from actual business, and they are usually not without

hopes or rumors as to (amalgamations) taking place between various concerns. Liverpool is the particular home for this specialized knowledge, and Birmingham follows, though to a more limited degree."

Worth Reading

"Is It Shakespeare? by a Graduate of Cambridge." This presents a scholarly and entirely new view of the possible authorship of Shakespeare.

Tobacco Pipe Explodes And Blinds One Eye

The collection in May of \$10,000 for loss of an eye came of a very unusual little train of circumstances supposed to connect with the European war.

Donald Thompson, a photographer, who had been showing war movies out Iowa way, had just got into a cab at Des Moines depot to go to a hotel. After becoming seated he started to light his pipe. As the flame from a match touched the tobacco an explosion occurred, putting out one of his eyes and injuring the other. He states that because of feeling regarding the nature of his war views, he thinks it plain that some one put dynamite in his tobacco pouch.—Insurance Leader.

Federal appropriations for vocational training are favored by 831 to 109 against, by referendum vote of American chambers of commerce.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital
\$5,000,000.00

Net Surplus
\$7,584,515.59
Surplus as to
Policyholders
\$12,584,515.59



Cash Assets Now
\$24,730,602.67

Losses Paid
in
97 Years
\$150,705,780.00

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

W. H. BREEDING, General Agent

E. S. LIVINGSTON, G. E. TOWNSEND, Asst. General Agents

**Main Office, 301 California Street
SAN FRANCISCO**

SPECIAL AGENTS AND ADJUSTERS

J. A. MURPHY, General Adjuster

H. F. MILLS JOHN P. BREEDEN GEO. F. ROBERTS FRED H. RHOADS H. E. O'BRIEN
J. A. GALLAGHER G. S. MARINER E. V. CULVER

This Company has absolutely NO connection with any other corporation bearing the name AETNA)

HARTFORD FIRE

Insurance Company

Chartered 1810

FIRE, MARINE AND AUTOMOBILE INSURANCE



Assets, January 1, 1916, \$28,277,827 42

Surplus to Policyholders, 10,050,972 90

DIXWELL HEWITT, General Agent

ADAM GILLILAND, Assistant General Agent

430 California Street, SAN FRANCISCO

CITY AND MARINE DEPARTMENT

441 CALIFORNIA ST.

SPECIAL AGENTS AND ADJUSTERS

GEO. E. DEVINE, Sup't of Agencies, San Francisco

J. J. DENNIS, Portland, Ore.

MILTON E. SPAULDING, San Francisco, Cal.

ROBERT E. DOLLARD, San Francisco, Cal.

E. J. FITZGERALD, San Francisco, Cal.

L. H. EARLE, San Francisco, Cal.

C. E. MILLER, Salt Lake City, Utah

NEIL STEWART, Spokane, Wash.

P. H. GRIFFITH, Los Angeles, Cal.

ERNEST E. PRICE, Los Angeles, Cal.

JULY, 1916

The Coast Review

INSURANCE

Subscription, \$3 a Year In the 45th Year Foreign, \$3.50

Volume 89 San Francisco, California, U. S. A. Number seven

Entered at San Francisco Postoffice as second-class mail matter

THE MONTH

In our legal digest we are able to present a number of recent and very interesting fire, marine and miscellaneous decisions.

Incendiary fires continue on the Pacific Coast.

The universally admired and respected Coast retired octogenarian underwriter and adjuster, and author of a great book on adjusting, William Sexton, passed away, after a few days illness.

In this field the half year has been more favorable as to fire losses but with no increase in premiums.

The well known special agent, E. B. Flack in the Southern field, passed away unexpectedly.

San Francisco's great preparedness parade was marred by a bomb outrage. Probably the death toll will be eight. Many known anarchists, among them Emma Goldman, were in the city at the time. At an anti-preparedness meeting a city official spoke in praise of a red flag and was cheered.

A former Board employee was killed by the anti-preparedness bomb thrown by a friend of peace in San Francisco.

A few of the Prudential's industrial agents organized a union and of course struck for something.

The fire underwriters' inspections of Coast cities are to be abandoned. The underwriters will make a large saving in expenses—but of course not in losses—in the inspected cities.

The controversy—offense if not defense—over the Union Central Life's \$2,500,000 dividend to stockholders, still continues. Law suits are impending.

The Prudential has begun the free insurance of its employees.

THE LAW --- RECENT RULINGS

Fire Insurance In Supreme Courts

Cancellation of

N. Y. Standard Form

Under the provision of a policy in the New York standard form relating to cancellation, held that insurer's giving of the prescribed five days' notice was sufficient to cancel the policy, without a return of or offer to return the unearned portion of the premium actually paid.—*Mangrum & Otter v. Law Union & Rock Ins. Co.*, 157 P. 239. (Previously in May issue of C. R. particulars noted.)

Court quoted U. S. C. C. decision in *Schwarzchild & Sulberger Co. v. Phoenix Ins. Co.*, 115 Fed. 653, and other authorities, in support of its rulings. Court also referred to cases which announce the other doctrine—that cancellation does not precede payment of the unearned premium — all being state courts.

Denial of Liability

Not a Cancellation

Denying liability because insured had effected other insurance contrary to his stipulation was not a "cancellation" of the policy, calling for return of pro rata share of premium under its terms.—*Ohio Farmers' Ins. Co. v. Williams*, 112 N. E. 556.

Need Not Submit

To a Second Appraisal

Where insured in good faith selected an appraiser, but such appraiser and the one selected by insurer were unable to agree, held, that insured might institute action without offering to submit to a second appraisal. — *Providence - Washington Ins. Co. v. Kennington*, 71 So. 378.

Binder—Consideration—

Agent—Map

Binder held not void for failure to express consideration, where insured had agreed to pay regular premium on policy to be issued.

Where insured relied upon binder and

did not get insurance elsewhere, change in condition held a good consideration.

If defendant's officer authorized signing of binder, held, that contract was entered into directly by defendant, and, if not, defendant was bound by contract of its agent.

In action on insurance binder, excluded map held irrelevant, whether it included the risk, and whether it described it as a dwelling house, or as a hotel or builder's risk.—*Nord Deutsche Ins. Co. v. Hart*, 230 F. 809.

Watchman's Warranty—

Vacancy—Waiver

Insured's failure to comply with watchman's warranty held not to limit the insurer to an enforcement of the penalty provided for its violation, but to entitle it to forfeit the policy.

The insurer's express waiver of a condition relating to vacancy and its consent that the insured premises might remain vacant on condition of the insurer's compliance with a watchman's warranty held not a waiver of compliance with such warranty, where the insurer had no knowledge of insured's breach thereof.—*Frick v. Millers' Nat. Ins. Co.*, 184 S. W. 1161.

Oral Contract—Rider—

Sale—Material Man

Unless prohibited by statute, an oral contract of insurance is valid and binding from its completion, though loss occurs before the policy is issued.

Some of the essentials of a valid contract of insurance may be unexpressed and rest in implication.

Where the "loss payable" clause, in favor of a materialman, in a policy of fire insurance, attached as a rider, did not contain a stipulation that policy conditions should apply to any person's interest in the subject-matter, a sale by the owner before loss held not to relieve the insurer of liability to the

materialman under a stipulation of the policy relating to change in title. — *Royal Ins. Co. v. O. L. Walker Lumber Co.*, 155 P. 1101.

—
**Appraisers, Award,
 And Their Entertainment**

Arbitrators or appraisers selected to determine controverted questions of fact should be disinterested and impartial unless by mutual understanding they are intentionally selected as partisans.

The defeated party cannot object to an award where, knowing of the existence of conditions which may influence the judgment of an arbitrator or referee or having notice of the partiality of one or more of the referees, sufficient to put him on inquiry, he remains silent.

The entertainment of an arbitrator or referee by one of the interested parties ordinarily is censurable, and may be so flagrant as to require the setting aside of the award.

Evidence that plaintiff, in entertaining arbitrators, acted openly without concealment, and with no corrupt intention to induce a favorable decision, and that referee accepted the entertainment only as an unimportant courtesy, and were not influenced thereby, but acted in good faith, held sufficient to warrant the jury in finding the award not invalidated by such conduct.

Where the submission of a loss under an insurance policy to arbitrators contains no restrictions or conditions, their decision on all necessary questions of law and their findings of fact involved are final.

The award of arbitrators fixing the insurance loss may be impeached on the ground of misconduct of the arbitrators without resort to a bill in equity to set aside the award.—*Doherty v. Phoenix Ins. Co.*, 112 N. E. 940.

—
**Insurable Interest
 Rescinding Settlement with Adjuster**

Where plaintiff had a contract with his landlord under which title to the hay remained in the landlord until plaintiff performed his lease covenants, whereupon he was to have half the hay remaining after

leaving sufficient to winter certain stock, he had an insurable interest in the hay.

Where plaintiff informed the agent of a contract with his landlord under which title to the hay remained in the landlord until plaintiff performed his lease covenants, whereupon he was to have half the hay remaining after leaving sufficient to winter certain stock, the policy was valid, notwithstanding plaintiff's qualified ownership.

Where the adjuster represented to plaintiff that the policy was void as to the property so owned, and secured a settlement for less than the loss, the tenant relying on such representation, the misrepresentation was material and entitled him to rescind the settlement and sue for the entire loss.—*Hudson v. Glens Falls Ins. Co.*, 112 N. E. 728.

—
**Inventory Approved
 By Local Agent**

Insurer, through its agent issuing policy based on inventory approved by agent, and as to the sufficiency of which nothing had been said to the plaintiff after receipt of premium, held estopped from defending on ground that it did not satisfy provision of policy.—*Mitchell v. Aetna Ins. Co.*, 71 So. 382.

—
**Linotype Machine
 Covered by Printer's Policy**

Fire policy covering printing presses, etc., and such other merchandise, furniture, and "fixtures" as are usually kept and used in printing office, covers linotype machine.—*Review Printing Co. v. Hartford Fire Ins. Co.*, 158 N. W. 39.

—
**Delay of Bank
 Was Act of Agent**

Where ins. agent sent application to bank to be executed by owners of property, and owners signed it, but it was not returned for more than 10 days and after destruction of property by fire, delay of bank is act of agent, for which insurer is responsible, and liability of company is for jury.—*Wilken v. Capital Fire Ins. Co.*, 157 N. W. 1021.

**When Husband
Was Tenant of Wife**

Where insurance was taken out by plaintiff who was not owner of property, but a tenant of his wife, the house burned being situated on her land, the policy, providing that it should be void, unless insured had perfect legal and equitable title, was forfeited. — *Home Mut. Fire Ins. Co. v. Pittman*, 71 So. 739.

**Loss Clause
In Favor of Mortgagee**

A loss payable policy-clause in favor of mortgagee does not create a new contract with the mortgagee independent of that with the assured, though the provisions of Code 1906, stating the conditions and requisites of such clauses, is written in by operation of law. — *Etna Ins. Co. v. Cowan*, 71 So. 746.

**Mortgagee and Mortgagor
Property Bought on Installment Plan**

In the absence of some arrangement with the mortgagor or some obligation growing out of the relationship between them, a mortgagee could only insure mortgaged property to the extent of its interest.

Where a mortgagee insures at his own expense without stipulations in favor of mortgagor or conditions imposing an obligation on the mortgagee to protect the property for the mortgagor's benefit, the mortgagee, in case of loss or damage by fire, is not accountable to the mortgagor for insurance collected.

Where defendant purchased piano on installment plan, by terms of general policy of insurance carried by seller the relationship being, in effect, that of mortgagor and mortgagee, rights and liabilities of buyer with reference to insurance money must be determined by the principles applicable to that relationship.

Where mortgagee insured mortgaged property for his own benefit, paying premiums himself and without agreement with mortgagor or stipulation or conditions imposing duty to protect mortgagor's interest, the insurance company, in case of loss, on payment of policy and satisfaction of debt, is

entitled to be subrogated to rights of mortgagee.—*Stuyvesant Ins. Co. v. Reed*, 88 S. E. 779.

The relation being that of mortgagor and mortgagee, under the terms of a general policy of insurance carried by the seller in which the defendant had no interest, held, that the defendant has no claim to the insurance money and no protection from the plaintiff's right of subrogation.—*Id.*

**When a Local Agent
Is a General Agent**

One having all the powers of an insurer within a specified locality, and authorized to appoint local agents, is a "general agent," though his powers are not coextensive with those of insurer.

Ordinarily insurance agent cannot effect waiver in face of limitation in policy denying his power to waive warranties or conditions, unless he is authorized to conclude contracts of insurance without referring them to insurer.

**Binding—Limitation—
Application—Material Answers**

One having authority to take applications, receive premiums, and deliver policies after countersigning them cannot bind company save by delivery of policy issued by company.

Insurer may limit powers of its agent, and where limitation is incorporated in policy, an applicant by accepting same becomes charged with such limitation.

Where applicant for insurance policy signs application which is made part of policy, he is bound by its terms, and cannot question representations therein appearing on ground that he did not read policy.

Where answers in application for health and accident policy were false, insured could not recover; application being made a part of policy.

Where applicant for insurance signs application certifying to truth of statements therein contained material to risk, those statements become his solemn representations, though filled out by insurer's agent.—*Porter v. General Acc. Fire & Life Assur. Corp.*, 157 P. 825. (Cal.) June 26, 1916.

Title—Possession—**Insanity—Burden of Proof**

Neither option nor invalid or conditional contract of sale of personalty with reservation of title, though possession is transferred, is breach of condition of policy requiring sole and unconditional ownership.

Insanity of insured at time of loss, continued during limitation period prescribed

by policy for action thereon, exempts insured from compliance with requirement for proof of loss.

Insurer against fire has burden of proving breach of condition against misrepresentation or concealment of true ownership of property, or that ownership was or has become other than sole and unconditional.—*Houseman v. Home Ins. Co.*, 88 S. E. 1048, June 24, 1916.

Marine Insurance in High Courts

MARYLAND

St. Paul Fire & Marine Ins. Co. v. Beacham,
97 Atlantic Reporter 708, June 29, 1916

Particular Average and General Average

By the term "particular average" in marine insurance is meant a partial loss as distinguished from total loss or general average loss.

A "general average" loss in marine insurance is the amount lost to the owner of ship, cargo, freight, or other interest by any voluntary sacrifice made or extraordinary expense incurred for the benefit of all.

Extent of Liability

"Constructive Total Loss"

Under the American rule, there is constructive total loss, although not actually total, when the insured has the right to abandon the vessel, which right inures to him where the cost of saving and repairing the vessel exceeds one-half her value, in which case, by notice to underwriters, the owner may abandon his vessel and claim total loss.

Under the English rule, the cost of salvage and repairs must exceed the full value of the vessel to constitute constructive loss.

"Actual Total Loss"

Under marine insurance, there is an actual total loss where the subject-matter is wholly destroyed, or lost to the assured, or where there remains nothing of value to be abandoned.

"Free of Particular Average"

The expression "free of particular average" in a marine policy is equivalent to "against total loss only."

Liability of Insurer

Under a marine policy upon a vessel and not upon memorandum articles containing the clause "free of particular and general average," the insurer is liable for constructive total loss.

The appellee in this case brought an action of assumpsit against the appellant upon a policy, the certificate of which is incorporated in the declaration. This certificate is dated May 29, 1913, and provides that the company insures the assured in the sum of \$2,400 on "bills and disbursements free of particular and general average." The declaration alleges that the effect of issuing said certificate of insurance was that the defendant company insured the plaintiff in the sum of \$2,400 against the loss by said plaintiff (on account of marine disaster to the schooner *Josephine*), of a certain unpaid balance due him on a repair bill for work and labor done and goods and materials furnished by him to and upon said schooner, amounting to the sum of \$2,473.17, as of June 7, 1913.

The sole question presented by this appeal was whether the appellant is liable upon the policy sued on in case of "a constructive total loss" of the vessel insured.

In *Green v. Pacific Mutual Insurance Company*, 9 Allen (Mass.) 217, a whaling vessel and its outfit was insured against "total loss only." The court there said, following its former decision in *Heebner v. Eagle Ins. Co.*, *supra*, that:

"Under a policy so framed, the insured have a right to claim indemnity for a constructive as well as an actual total loss,"

And in *Pierce v. Columbian Insurance Co.* supra, the court said:

“Insurance ‘against total loss only’ covers a constructive total loss. *Burnham v.*

Boston Marine Ins. Co., 139 Mass. 399, 1 N. E. 837; *Arnould*, § 1091.

Judgment affirmed, with costs to the appellee.—97 A. R. 708.

Miscellaneous Insurance In Supreme Courts

Total Disability

Within Policy

One need not be absolutely disabled to do some acts usually done by him in carrying on his occupation, to be totally disabled, within an accident policy.—*Commonwealth Bonding & Casualty Ins. Co. v. Bryant*, 185 S. W. 979.

No Blood

Relationship

Where deceased applied for insurance in a mutual benefit association and paid his obligations, his contract, permitting him to select as a beneficiary and friend, held that, in the absence of statute, the beneficiary named was eligible, although not sustaining any blood relationship.—*Vawter v. Purdy*, 157 P. 556. (Cal.)

Judgment in Excess of Policy

Where an employers' liability company, recognizing its liability, refused to settle a claim of an injured employee for less than the amount of the policy unless the employer would bear half the expense, and the employee sued, recovering judgment in excess of the amount of the policy, the insurer is liable for such excess. — *Brown & McCabe, Stevedores, v. London Guarantee & Accident Co.*, 232 F. 298.

Liable for Rupture

And Fatal Operation

Under a policy insuring against accidental injuries, held that recovery might be had for a rupture caused by a fall, though insured, by reason of his physical structure, was predisposed to rupture. — *Collins v. Casualty Co. of America*, 112 N. E. 634.

Under a policy insuring against accidental injuries, the insurer is liable for the death of the insured, resulting from an operation rendered necessary by an accidental rupture.—*Id.*

Surety Not Liable

Nine Years After

Where fidelity bond stipulates against liability unless default occurs before expiration of bond and is discovered within one year after expiration, and that no suit shall be maintained unless within one year from claim thereunder, surety is not liable for default not discovered until nine years after expiration of bond, though action is then brought at once. — *Third Nat. Bank of Columbus v. Fidelity & Deposit Co. of Maryland*, 88 S. E. 584.

Double Indemnity

Though Cause Outside

To entitle insured to double indemnity for an injury received while he was a passenger, it was not essential under the policy that the accident should have resulted from the operation or construction of the carrier's conveyance. — *American Fidelity Co. of Montpelier, Vt., v. Echols*, 155 P. 1160.

Going on Platform

Before Train Stopt

Passenger on railway train did not as matter of law expose himself to obvious risk of injury within accident policy by going on platform of moving car preparatory to getting off at station.

Insured in accident policy when on platform preparatory to getting off car was passenger within provision for double indemnity for injury while riding as passenger. *Gillis v. Duluth Casualty Ass'n*, 158 N. W. 252. June 30, 1916.

Preliminary Term

First Policy Year

Where a policy was issued with a rider for preliminary short-term insurance to the date of the principal policy, on the same terms as the policy, the “first policy year, within the meaning of the suicide clause,” began at the date of the issuance of the

policy with the short-term insurance. — 186 S. W. 254.

**Indemnity Against Loss
Of Capacity to Work**

An accident policy requiring payment for total disability is not one of indemnity against loss of income, but against loss of capacity to work.

**Denial of Liability—
Proofs**

Where the insurer's agent wrote insured that his policy had been canceled and would not be renewed without proof of health, both he and the insured construing it as a denial of liability, the letter was such evidence of refusal to pay as to relieve the insured from furnishing proofs of loss as re-

quired by the policy.

Though insured knew that insurer held what it claimed was a release signed by him, he was not estopped to assert liability by failure to act within a reasonable time, if he never intended to give a release; there being nothing for him to rescind.

**Earned Money
While Claiming Total Disability**

The insurer cannot as a matter of law avoid liability for total disability, because the insured earned money while claiming total disability, if he was incapable of working, and his services were of no value; but it is a question of fact whether he was totally disabled. — *Bachman v. Travelers' Ins. Co.*, 97 A. 223.

Life Insurance In Supreme Courts

**Loan, Reserve,
Extension of Insurance**

Under provisions of application and of 20-year life policy, held that a loan to the insured, though unpaid, did not forfeit his right to extended insurance, on default in payment of premium, where the reserve value in excess of the loan was sufficient to carry the full amount of the policy beyond his death.—*Algoe v. Pacific Mut. Life Ins. Co.*, 157 P. 993. (Wash.)

**Letter Offer
Not a Waiver**

Letter of insurer after forfeiture of policy for default in premium, written without any knowledge of death of insured or the rights of an assignee, offering to assist insured to carry the policy, held not a waiver of the forfeiture.—*Horstmann v. Capitol Life Ins. Co. of Colorado*, 184 S. W. 1164.

**When Wife
Paid the Premiums**

Under Ky. St. § 654, where a policy of insurance for benefit of wife and their children taken by a husband showed on its face that premiums were to be paid by wife, held, that it was not in nature of a testamentary disposition and at death of wife a child took a vested interest which he could will to his widow — *Mutual Life Ins. Co. of*

New York v. Spohn, 186 S. W. 633. July 5, 1916.

**Insurer Liable
For Refused but Indorsed Check**

A check actually delivered to the beneficiary may operate as payment of the policy, but, where the agent merely secured the beneficiary's indorsement on a check, on her refusal to accept the check and insistence upon cash, delivery could not be inferred.—*Shea v. Manhattan Life Ins. Co.*, 112 N. E. 631.

If a beneficiary declines to accept a check, desiring cash instead, but indorses the check solely to secure the cash, and the agent thereafter misappropriates the cash, the insurer is liable.—*Id.*

**Concealed Fact
Of Serious Ailment**

Where an applicant for a policy of life insurance told agent that he was afflicted with some ailment, the nature of which was not disclosed, and that he had been treated by a physician, held not sufficient knowledge of agent based on plaintiff's statements, to estop company from avoiding policy.—*Quinn v. Mutual Life Ins. Co. of New York*, 158 P. 82. July 17, 1916. (Wash.)

This was an ailment which bars the applicant from insurance in this and other companies.

**PATRIOTIC ASSURANCE COMPANY,
OF DUBLIN, IRELAND**

It Has Begun Writing in the Pacific West

The only Irish insurance company in the United States, the Patriotic Assurance of Dublin, is now establishing agencies in the states of the Pacific West, through the general agency of Wayman and Henry of San Francisco, who represent it in this field. Our older readers will recall the Patriotic as operating on this Coast many years ago. It earned a good reputation as a loss-payer and did a satisfactory business, but withdrew in troublesome times.

The Patriotic was never as strong as it is today, in the character of its management and in the extent of the resources with which its owners are prepared to guarantee its contracts.

The Patriotic was founded in 1824 when James Monroe was president of the United States and George III was king of the United Kingdom. Always conservative, the company for many years limited its operations to home territory, and its later ventures abroad were rather tentative than determined. The present owners, however, are not experimenting but are resolved to establish the company in this country, East and West. We therefore predict for the company a large and speedy increase in premium income and cash assets.

The Patriotic has \$500,000 paid-up capital a handsome net surplus, and \$1,210,152 cash assets. In addition it has the resources of very wealthy and well known stockholders.

The Pacific department covers the eight states of California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona and the territory of Alaska, and agencies are being established by General Agents Wayman and Henry throughout this field.

**Dropping in Mail
A Binding Contract**

If an application is accepted, and policy is unconditionally deposited in post office, addressed to applicant, either by company

direct or through its agent, applicant to pay premium later, and nothing to the contrary expressed in policy, a binding contract of insurance is made. — *Hartwig v. Aetna Life Ins. Co. of Hartford, Conn.*, 158 N. W. 280, July 7.

**Bad Indorsements:
A Word of Caution**

Endorsements made by agents on policies issued by other agents are bad endorsements.

A couple of object lessons will show why.

One policy, issued to a woman in a California city, was cancelled, notice being sent by registered mail. The home office, however, did not get back the policy, on which not a cent of premium had been paid. The woman went to a city a hundred miles away and got an agent there to transfer the policy to that city. Thus it was made valid.

In the second case that shows how such things sometimes work if the endorsement rule is neglected, a policy was issued in an interior California town. The property covered changed hands several times, but no notice was sent the company, the policy therefore becoming null. The last owner of the property got hold of the policy, took it to a neighboring city, and there got it endorsed, renewing liability. — *Fireman's Fund Record*.

**Code Repeals
All Prior Acts**

The insurance code supersedes and repeals all prior acts on the same subject, is a complete insurance code, and covers the entire subject of insurance, for the word "code," as used in the title, means a systematic and complete body of law upon the subject to which it relates. — *Davis-Kaser Co. v. Colonial Fire Underwriters' Agency*, 157 P. 870.— Wash.

San Jose, Cal., July 20. — Sweating of ground barley stored in the warehouses is thought to have caused spontaneous combustion in the plant of the Salinas Valley Grain and Produce Company tonight. The fire destroyed the entire building and causing a loss of approximately \$60,000.

PATRIOTIC

Assurance Company, Ltd.,

of Dublin, Ireland

FOUNDED 1824

Capital Paid Up, - - - - \$500,000.00

Assets

Railway and Other Stocks and Bonds	\$ 560,049 09
Government Securities	368,072 00
Real Estate Owned	50,995 00
Branch and Agency Balances	149,546 75
Bills Receivable and Other Assets	13,010 26
Cash in Bank and on Hand	68,479 37
Total Cash Assets	\$1,210,152 47

Liabilities

Reinsurance Reserve	\$ 209,700 09
Outstanding Losses	83,953 46
Due Other Offices	520 06
Branch and Agency Balances	1,258 29
Shareholders' Deposit	350,000 00
All Other Liabilities	5,323 52
Total Liabilities	\$650,755 42

Surplus to Policyholders, - - \$559,397 05

Income

Net Premiums Received	\$ 419,400 19
Interest, Rents and Other Sources	25,691 69
Shareholders' Deposit	514,442 88
Total Income	\$959,534 76

Expenditures

Losses Paid	\$ 194,739 73
Commissions, Expenses, Taxes, Etc.	140,310 23
Total Expenditures	\$335,049 96

PACIFIC DEPARTMENT: California, Nevada, Arizona, Oregon, Utah, Idaho,
Washington, Montana, Alaska

WILLARD O. WAYMAN -- CARL A. HENRY

JOINT GENERAL AGENTS

FRANK E. STONE---MAXWELL H. THOMSON

Assistant General Agents

Northwest corner Sacramento and Sansome Streets, San Francisco

SPECIAL AGENTS: Los Angeles—JAS. F. BOYLAN, E. A. ROWE; Portland—E. R. THOMPSON;
Spokane—C. B. HARRIS; Seattle—BRUCE KALTZ; San Francisco—W. W. CLEVELAND,
J. N. WATERS

INSURANCE OF ALL KINDS

Annual And Deferred Dividends 1916

The tenth annual edition of this valuable work has just been issued by the Spectator Company, Chicago and New York. The price is \$1.50. The book contains 347 pages of tables, bound for the pocket. All life men are familiar with this summary of dividend payments, and results under deferred dividend policies. It is a publication of exceeding merit.

Insurance Almanac Annual of Insurance Facts

The 1916 edition of this handy book of general and special information, covering over 400 pages, is at hand. The publisher is the Underwriter Company, 80 Maiden Lane, New York. All About the companies, their territory and officers, and what they write. Lists of underwriters' agencies and the companies having same. The 21 Federations and officers; same of Locals. The various national and state organizations. Summary of workmen's compensation laws in the United States, Alberta, British Columbia, and foreign lands. State fees and taxes. When the legislators make people take notice. And so forth, too numerous to mention or display on this counter.

Effect of Union Central Life's Stock Melon on Dividends to Policyholders

In an article published in the last issue of the Southeastern Underwriter of Atlanta, relative to the Union Central Life's recent Stock Melon Cutting, appropos of its effect upon the said company's dividends to its policyholders, it states "just now the company officials are trying to save their faces and stem the tide of righteous indignation by announcing that all of the old policyholders are going to participate more liberally in the dividends." So much for this generous promise—but it occurs to us that it remains a fact that where formerly, on the basis of the former capitalization of \$500,000 the general fund was held to pay 5 percent semi-

annually or say only (?) the sum of \$50,000 to its stockholders. Under the new order of things, when the final cut (for the time being) will have been made—as already announced, the stock then increased to \$2,500,000 and the usual 5 percent semi-annual dividend is appropriated and paid to these stockholders, there will then be abstracted \$250,000, annually, when formerly it was only (?) \$50,000, a difference, at the expense of the policyholders, of \$200,000. It strikes us, that no matter how liberal the company may be with its old policyholders, in keeping with this recent promise as a balm to soothe their "righteous indignation," the policyholders will be deprived the amount of these \$200,000 annually diverted from the policyholders surplus funds to the pockets of these self-sacrificing (?) stockholders. So just how this promise to the old policyholders, that they are to participate more liberally in dividends in the future, is to be accomplished, remains to be seen.—The Insurance Agent.

The following good one is from Case and Comment: To an an old darky haled before him, a Southern Judge put this question: "Why did you burn your house down just after getting it insured?"

Whereupon the darky replied:

"Yo' honah, a pore man like me can't afford to have a house and insurance too."

One should read New York and foreign papers these days, to freshen one's views of life and the great war. In respect to the large things, we on this Coast looking through our daily papers see as through the little end of a telescope, small like. Buy from the street stands—or borrow from your neighbor who lives both at home and abroad in his mind.

The Aberdeen Investment Co. is out of business.

No man who buys or sells can escape taxes.

**AMERICAN ACCIDENT, CASUALTY, LIABILITY, SURETY, ETC.,
1916 TOTALS**

Companies	Assets	Net Surplus
47 American	\$119,699,829	\$21,170,492
6 Foreign	25,266,796	2,868,756
	\$194,390,362	\$31,679,570
	Premiums 1915	Losses Incurred 1915
	\$114,215,341	\$51,270,203
	21,680,307	11,602,878
	\$135,895,648	\$62,873,081

Accident and health premiums largest; next is liability; each having a loss ratio of about 50 percent. Next largest is workmen's compensation; next is fidelity-surety. Average loss ratio of all is 46.3 percent. Percent of underwriting expenses paid, 52.7. Percent of commissions paid, 22.5. Percent of losses and underwriting expenses, 99.0. Percent of seeming underwriting profit, 01.0. Underwriting income earned, \$133,164,468. Underwriting losses and expenses incurred, \$134,298,961. Underwriting loss in surplus, \$1,134,493. Twenty-nine companies bore the great loss. We compile these figures from the Connecticut Insurance Report.

Accident (including health) premiums, \$33,089,447, of which the foreign companies receive \$2,709,886. Liability premiums, \$32,544,312, of which the foreigners receive \$8,330,699. Workmen's compensation, \$29,585,495, of which the foreigners receive \$7,482,828. Fidelity and surety, \$21,203,855, of which only \$142,535 is reported by foreign companies.

**PRESS MISREPRESENTATIONS AND FALSEHOODS MAY BECOME
BOOMERANGS**

The unscrupulous man of the insurance press may frame plausible misrepresentations or actual falsehoods, and by special sales to some of the libelee's competitors may secure for his paper an occasional bona fide circulation; but it is a mistake to suppose that the sufferer from the libel, unable to collect any damage judgment, has neither redress nor revenge. He may descend to similar plausible pervertions of facts, but not to falsehoods, being not judgment-proof; and giving wide circulation to his answering charges he will turn the original charges into veritable boomerangs which injure, not their authors but their circulators or their friends.

Who handles pitch, though he buys it secretly and flings it far, is himself defiled—and may defile his nearest and dearest friends.

IN the European war, some time ago, aerial bombs so badly tore up the streets that the water mains broke, and a little later the fire department had great difficulty in getting enough water to put out a small fire near by.

London & Lancashire Fire Home Office Statement

The annual statement submitted to the shareholders of the London & Lancashire Fire Insurance Company at the recent 54th annual meeting was a very satisfactory one. The funds of the several departments—fire, marine, accident and general—have been increased.

The total assets of the company are \$27,-370,905, of which the paid up capital is \$1,320,625. The temporary depreciation in the value of securities is recognized by writing of \$425,000. The surplus as to policyholders may be set down, in round numbers, as \$10,866,600, putting the unearned premiums as half those received last year.

The total premium receipts for 1915 were \$14,925,405, with \$7,881,790 losses. This is a loss ratio of 52.8 percent. Fire premiums increased over \$300,000; the marine premiums were \$620,975 more than in the previous year.

The American branch has \$4,904,655 assets, of which amount \$1,394,704 is surplus. Both assets and surplus made gains last year. On this Coast Manager Stoy's Pacific department wrote \$557,030 premiums. This was a gain.

Lloyd's or Interinsurers Foolze, Fumble and Fail

"A representative of a Chicago business house called on me recently with an inter-insurance policy signed by some one purporting to represent the members of an inter-insurance association, but who the members were the policy did not even state, nor did the house know that it had obligated itself as an inter-insurer. Yet, it carried an inter-insurance policy for \$10,000. My belief is that people like to be fooled so that they may kick afterwards. Nothing proves this better than the old Lloyd days. When that craze was at its height every agent in New York had a Lloyd—his office was not complete without one. These Loyds policies were signed by the best names in New York, but where are they today—99 per cent are defunct." — Arthur Hawkhurst, Ins. Manager Mercantile House of Marshall Field & Co. of Chicago.

Canvassing

The life insurance solicitor should offer his goods in much the same spirit that a bond salesman offers a bond of known merit and certain security.

The life insurance policy is a bond, inasmuch as it is a definite promise to pay the stipulated sum. In the case of the financial bond the price is collected in advance. The policy-bond is paid for in instalments—with this advantage—unpaid instalments are treated as paid if the debtor die, and the full value of the bond is paid over to the beneficiary.

This being true, the policy salesman should have more assurance, have more the manner of conferring a favor, than the seller of a good bond which must be paid for in advance.

A solicitor who sells life insurance must "put in time," quite as much indeed as the average workman, if he would accomplish satisfactory results. He must be industrious and persevering, and employ thought and follow a system which shall prevent waste of time and the use of incorrect methods. All this is trite, but the beginner, and the salesman not entirely well grounded, must reflect on these things. His habits, creating ultimate success, must be formed.

The state of California took off the taxes for its support—took them off from the backs of the deer peepul—and placed them on the big shoulders of the corporations. A saving to the tax-payers? Not on your life. The municipalities increased their taxes; the people pay the same totals as formerly—and, besides, as much of the special corporation taxes as can be collected through increased prices. Thus do the politicians by assailing corporations deceive and cheat the people—and create new offices for political workers.

Oklahoma is always in the limelight. Last year its fire loss ratio was 128 percent of the premiums. Counting expenses and special taxes the unhappy, lawstruck insurers paid out in Oklahoma \$1.68 for every dollar they took in in premiums.

Politics and Business—Probably No Tariff Change for Several Years

In this country we shall soon be drowned in the hullabaloo of the quadrennial wrangle for the party administration at Washington. Usually this campaign affects business in a smothering way by uncertainty of the principal legislation to soon follow; but at this time it is known that congressional control is assured for some years further, regardless of the election results in November. Senators are elected for six years, and a majority in the senate is not easily overthrown as in the lower house. The conservative founders of the republic so planned.

It therefore may be assumed that American business conditions as far as they may be affected by national legislation will continue as they now are for several years; and will be affected in a considerable way only by war or the cessation of war. Unfriendly (because demagogic) state legislation and labor strikes must always be expected and discounted by business men; and underwriting ventures must take these things into consideration also, and add or trim sail accordingly.

The end of the European war will bring to a sudden end the extraordinary demands which American manufacturers and farmers have been supplying; and peace will also quickly restore competition abroad. The phenomenally good times east of the Rockies may end in something akin to collapse and disaster, notwithstanding the enormous profits realized out of the stern necessities of the great war. The Pacific Coast will be little affected by the sudden restoration of pre-existing conditions, just as it has been little affected by the war's unusual demands. We out here have not shared the rare prosperity created by the war, and we shall not share the temporary depression following the declaration of peace.

THE BRITISH fire insurance business for the year 1915 is comprehensively reviewed in a recent issue of the London Times. The accounts are declared to make cheerful reading, and after allowing for heavy depreciation in security values the offices find themselves in as strong a position as at the end of 1914 when there had been only five months of war conditions. No better percentage of profit has been realized since 1910. There has been no notable increase in rates. The large proportion of premium income drawn from abroad has also had a favorable loss experience.

AN ELECTRIC iron in an Oakland apartment, left with current turned on, burned through the ironing-board, through the table, fell to the floor and burned through that and fell into the basement and set fire to rubbish. The fire department responded and saved the electric iron.

Damaging Strike Disturbances on the Coast

Longshoremen at Seattle began a strike which has extended from north to south, including all harbors. It is intimated that the notorious and anarchistic I. W. W. are the instigators. The demands made by the unions include an increase per hour, a dollar an hour for overtime, the employment of more men than needed, and "the closed shop." The effects of this strike are far-reaching. Building operations have stopped, no lumber is being sold, tons of goods lie unmoved on the docks, and ships can neither take on or discharge cargoes, except at the peril of the lives of non-union men and at the risk of incendiarism. There have been dock and lumber fires. The labor authorities enjoy the spectacle of non-union men chased by union men and assaulted in the streets. Lawlessness characterizes the water fronts; weakness characterizes the civil authorities. Many thousands of workmen are out of employment, with enormous loss of wages to longshoremen, teamsters, boatmen, lumber men, builders, laborers, mechanics, merchants, shippers, etc. The only gainers appear to be walking delegates, professional anarchists, and cheap politicians. Whether the strikers' demands have any merit we do not know; but certainly their lawless methods and their certain results have many demerits. They have created Mexican conditions in our Pacific ports, and industry and business and women and children and respect for law are unfavorably and seriously affected.

THE FIRST mercantile submarine crossed the Atlantic ocean, for a part of the distance under water but for the greater part on the surface. It and others are designed to be blockade runners. The exact status of this type of freight-carrier may not be fixed definitely until the close of the war. The Deutschland steamed up Chesapeake bay last week to Baltimore, where it discharged and took on cargo. We record these facts because this is the first submersible merchant ship successful in crossing an ocean. Submarine war ships had previously done so.

THERE should be drastic laws prohibiting strikes by employees of public utilities, until their demands have been investigated by a public commission, whose report shall be published thirty days before the strike be lawful. Increase in wages does not necessarily increase in purchasing power.

MEXICO has about 15,000,000 population, of whom about 2,000,000 are full blooded white men, and all the remainder are half-breeds and Indians.

CHIPS

—Seventh Utah Insurance Report

We are indebted to John James, insurance commissioner of Utah, for his very interesting report for the past year. It is a book of 256 pages. There are 239 insurance organizations transacting business in the state. The expenses of the department for '15 were \$6,680, "toward which the insurers contributed \$77,921."

Attention is called to the fact that Utah's 10.2 per 1000 death rate is the lowest among the states, "because of its superb climate."

The fire premiums totaled \$949,583, of which the foreign companies wrote 24 per cent. The losses incurred were \$404,715, or 42.5 percent. Seven foreign reinsurers report to the department.

The Metropolitan Life leads, with nearly \$18,000,000 written in its two departments.

—Because It Was an Act of God

The defunct Etna Indemnity Co.—which we never trusted—was on the bond of the contractors for the German General Benevolent Society hospital of San Francisco for some \$200,000. The quake and fire upset things, including prices, which rose about 40 percent higher, including also the labor hire; and the contractors were unable to do the job. The indemnity company took a hand and employed hands, and also failed. The court in Hartford declared the earthquake was an act of God, and therefore cut down the claim to \$60,000, or less than a third; and the suing society is thankful and willing to accept its share of the Heinze company's assets, on that basis, whenever the lordly receiver releases a dividend.

—Why We Get Out These Extras

The Coast Review Extras are designed for our correspondents and for the Street; but primarily they are to enable our seven contemporaries and four despatchers to get the news. We sometimes hold a news item three weeks and then let her go. Instantly our contemporaries and the Eastern insurance prints blossom with the news. The four despatchers wire the news to Chicago, New York and Louisville.

—Additional Nevada Fire Figures

	Premis.	Losses
Aachen & Munich	\$ 2,268	\$ 206
Balkan National	1,098	1,095
Caledonian	3,231	206
Citizens	2,847	260
Fire Reins.	1,441	428
First Reins.	3,251	1,312
First Bulgarian	1,534	154
First Russ.	2,163	379
Frankona	1,123	50
Hamburger	5,384	3,561
International Reins.	146	513
Interstate	42	..
Jakor	4,169	2,517
London Underw.	1,362	..
Moscow	4,300	978
Munich Reins.	7,343	5,772
Nevada	11,811	1,960
Northern, Moscow	1,232	50
Paternelle	2,750	593
Rossia	5,786	1,761
Russian Reins.	3,141	598
Salamandra	4,169	2,517
Skandia	2,741	1,203
South German	2,049	5,474
Swiss Nat.	2,835	266
Swiss Reins.	2,394	162
Second Russ.	1,516	1,538
Union & Phenix	5,367	1,726
Warsaw	1,232	50

—Items

War, war—everywhere. On this Coast we read: "shots were fired and bricks were thrown"; "longshoremen's union demands that police protection be withdrawn from non-union men"; "strikers attack an automobile truck used to carry non-union men"; "strikers break through guard at dock and attack non-union men"; "lumber yards are set on fire." Isn't this war?

The late George A. Knight, orator, politician and lawyer, was formerly for four years insurance commissioner of California. During his administration of that office the Sun was admitted to the state and the law requiring home office statements (instead of United States branch) was repealed.

The Royal increased its total premium income last year.

Marine Loss.—British bark Birkdale, at pier 41, S. F., July 3, fire started in hold, in cargo of nitrate, supposedly by spark from donkey-engine. Towed to flats, and fire extinguished, with possible \$20,000 loss.

The cost of the San Francisco fire department is \$3.60 per capita.

—A Shooting Scrape

Herman J. Rossi, the leading insurance agent at Wallace, Idaho, recently had some trouble with an insurance solicitor, and shot him in the office of a hotel. Rossi had just returned from a Republican convention, of which he was a delegate, at Boise. Rossi is out on \$10,000 bail. He expresses regret for his deed. The cause of the trouble is said to be personal and family.

—Sues for Arrest

Wm. R. Dodson wants \$10,000 for his wounded feelings, and he sues the Liverpool & London & Globe and the Aetna, and their local agent, as being responsible for his arrest on a charge of setting fire to his Napa county, Cal., ranch house. Moreover, Dodson wants \$350 for expenses incurred in his defense. The grand jury did not indict Dodson, and he was released.

—Boise Boys Boil

Local agents at Boise, Idaho, object to the recent increase in rates, even if thereby their commission income is increased. They are said to be boiling hot and some of them threaten to resign the agency of all Board companies if the rate advance is not rescinded or if the home offices decline to accept business direct at the former rates. Notwithstanding the fact that the companies are losing money in Idaho.

C. A. Henry, vice-president of the Board of Fire Underwriters, and R. W. Osborn, chairman of the executive committee, have been appointed a special committee to visit Boise and pour a little standard oil on the troubled waters.

—Items

Portland.—The Davis suits against two British companies for sums alleged due him in the Lipman-Wolfe case are now on trial.

Seattle.—Boiler in basement of fire station No. 21 exploded and did some damage. Heating plant thrown from its plantation.

Did you notice "San Francisco 5 Years Fire Premiums" on the back of the big Supplement folded in the June Coast Review?

—On the Upward Grade

President Porter of the Western States Life called the other day and brought the good news that the company on July 1st shows an increase of surplus since January 1st. Moreover, collection of judgment against the Briggs estate is expected this year. While the company will soon be able to pay dividends to its stockholders, such payments, President Porter says, will not be made until it is certain that they can be continued regularly.

—Removal Notice

The Scottish Union & National Ins. Co. of Edinburgh and the State Assurance Co., Ltd., of Liverpool, announce that on August 1st their San Francisco office will be removed from No. 420 Montgomery street to the Royal Insurance building, No. 201 Sansome street.

—The People's National,

We are assured, on the best of authority, does not contemplate, and has not contemplated, retiring from business. It is operating under a new and capable management, and is retiring only from territory too far distant from headquarters to be given proper supervision, or from territory that does not encourage the hope of prospective gain.

A recent visitor in New York says the company is well spoken of now and there is no belief that the withdrawal from several distant and unprofitable states indicates any further curtailment of the company's operations.

The company has \$1,000,000 paid up capital, a handsome net surplus of \$109,612, and over \$2,000,000 good assets.

The high loss ratio of last year was mainly due to the extraordinary hail losses.

—Vacation in National Forest

Forest Supervisor Rogers, of Quincy, Cal., sends us notice of the camping privileges of the Plumas National Forest. Lake and creek fishing opportunities are good. Write to him for particulars.

Seattle.—The Northwestern Mutual Fire is being officially examined.

FIRE INSURANCE

Half Century with the Liverpool & London & Globe

Henry W. Eaton, of New York city, United States manager, entered the service of the Liverpool & London & Globe Insurance company in 1866, and ten years later was its resident secretary in a city in England. In 1878 he became assistant manager at New York and in 1887 manager, which position he has held for twenty-nine years. In this period the American assets of the company has increased from \$6,639,780 to \$14,814,384, and the American premiums from \$3,686,553 to \$8,957,563. Next month Mr. Eaton will have been fifty years in the service of the company.

Royal Exchange Assurance

It is gratifying in a degree far beyond what might reasonably have been expected under the very abnormal circumstances of the time to note the cheerful tenor of the great majority of last year's reports of insurance institutions. He who, in his survey of the future when the war broke out, took a gloomy view of its probable effects on the insurance business could hardly have been blamed as an extreme pessimist; and now, when actual experience testifies on all hands to the substantial maintenance of business alike in volume and value, we gladly join in the general chorus of gratification, and would further add our congratulations for the men who, left to perform much extra work both in office and field on the departure of so many of their whilom colleagues for "the front," have at home "done their bit" so zealously towards "keeping the flag flying." That they of the Royal Exchange have done excellently well is evident from the results achieved. In every department last year there was an advance.—The Insurance Journal, London.

Virtually all the principal British fire offices' figures of January 1 show increased premiums and surplus over the figures of the preceding year.

TO OUR READERS

*The Coast Review will Cheer-
fully Answer*

INQUIRIES

*Suggested by the Coast Review
Pacific Fire Chart*

AS TO COMPANIES

*We have information and indica-
tions not in the Chart*

Arizona Agency Commissions Division is Dangerous

The Arizona Corporation Commission takes very strong ground in regard to division of commissions between an Arizona agent and any other agent (even of the same company), located in another state.

The commission has recently gone on record in stating that insurance placed upon property located in Arizona must be written by a duly authorized agent therein; that under the provisions of the resident agency law an agency license cannot be issued to a non-resident of the state; and that as an Arizona licensed agent is prohibited from dividing commissions with any person not licensed by the department, it is a violation of the state insurance law for any division of commissions to occur, between an Arizona agent, and anybody, excepting only another licensed Arizona agent.

The division of commissions by an Arizona licensed agent with a resident of another state subjects the Arizona agent to the chance of losing his license, and also jeopardies the authority of the company represented, to do business in the state.

RELATION OF INSURANCE TO BANKING

From a Paper by Francis W. Wolfe, Read at the 40th Annual Meeting of the Fire Underwriters' Association of the Pacific

Copyrighted. Published by Permission of the Association

Banks originally were for safe keeping of treasure. At first the bank was expected to return the identical bullion to the depositor, later they agreed to return its equivalent in coin.

The Lombards early saw the advantages of lending the depositors money for interest, thereby increasing the circulating medium as well as increasing all business.

We see, therefore, in the early stages of modern banking, a recognition of the function and value of rendering public service.

So it was when insurance was first practiced as a business. This, as you know, was in Lloyds Coffee House, London, and applied almost exclusively to marine risks. The essential principle, then, as now, was the distribution of loss, making possible the extension of commerce with its resulting universal benefits.

Today each business is highly specialized. Each in varied forms covers the whole field of human endeavor in the activities of business. They have grown side by side, and have many points in common.

It was first in banking and insurance that American corporate organization chiefly appeared, and they stand today the greatest examples of the value of co-operation as affecting the public good.

Boast of Their Debts

While mercantile and manufacturing lines are successful according to their freedom from debt, banking and insurance men are the only ones who boast of their debts, and when they hand you a statement, special attention is called to deposits and outstanding insurance. The greater their liabilities, the greater they consider their success, and decidedly the greater their success from this standpoint, the greater are their responsibilities for the proper administration of the trust imposed in them.

With full recognition of these responsibilities, let us ask ourselves if we have kept pace with the developments of the age of the telegraph, the telephone, and we may say the automobile.

Not simply do we employ modern and scientific methods as to detail, not only the question do we place greater emphasis upon courtesy and personal service to our clients and the public generally in harmony with the spirit of the times, but do we measure up to our opportunities for service for the general good in proportion to the importance of our respective lines of business.

It is of course in the every-day transactions that the close touch of banking and insurance is most apparent to us.

Insurers Preserve Wealth

The value of insurance as an institution can not be measured by figures; the insurance contract produces no wealth—it represents only expenditure—but based on the law of averages, it conserves wealth—through protection

gives opportunity for individual initiative and is of supreme value through its elimination of chance in business.

The banker is primarily a dealer in credit and in its flow and control in both quantity and quality for legitimate requirements of trade and commerce there is placed upon the banks a large measure of responsibility in conserving credit and credit standards.

Insurance has been called the bulwark of banking credit, and its value in strengthening credit is well known. In fact, it is throughout the credit system that the closest relationship of banking and insurance exists. Credit is not capital, but it is an agency for increasing the efficiency of capital, and in its highest development it is a national asset.

Personal credit underlies the whole credit system. The intrinsic goodness of the individual credit has much to do with the soundness of the entire structure.

The granting of credit by banks was formerly based upon personal knowledge of the borrower, but during the past two decades marked changes have taken place, all tending towards more certainty and exactness in acquiring credit information. Now all large banks and many smaller banks have well organized credit departments. Borrowers are required to submit statements of condition, which are carefully analyzed with due regard to the nature and character of the business, the ratio and form of assets to liabilities, and especially the character of the personnel and business ability of the management. Weighty consideration is given to the history and conduct of the business, and whether or not lax methods prevail.

Credit and Insurance

Failure of a man to take precautions of protection by insurance is of such importance as to put the prospective creditor on notice and call for careful inquiry.

Few bankers would extend large credit where physical property is known to be unprotected against the possible risk of fire or sinking, this notwithstanding the very small probability that any given building will burn, or ship founder.

As the safeguard to credit is the protection thrown around the loan. Good insurance is as essential to the banking business as good banking is necessary to the insurance business.

The failure of an institution in either line of business through dishonest or injudicious management spreads a baneful influence far beyond the proscribed limits of direct loss. As the wise conservation of credit creates the surest foundation for business, so to the extent that credit is unwisely extended, extravagance and lax methods encouraged in any direction, to that extent is the usefulness and power of the whole system undermined.

I ask, then, does not the quasi public nature of insurance companies impose upon them the same obligation to support the credit fabric of the country as rests upon banking? Are they not equally affected by general prosperity, and are they not bound by expediency, at least, to play their part in reaching and sustaining the highest credit standards?

Over-Insurance and Over-Credit

While the every-day questions that confront us are similar, they are frequently peculiar to each business. In estimating credit values, you have to deal with the man whose geese are always swans, and the bankers often have to do with the man whose optimism and reason need adjustment.

You have the man who attempts to over-insure with design, and bankers must be alert to the man who attempts by scattering his loans to obtain an excess credit, this latter menace to credit granting is diminishing, however, thanks to modern methods of gaining credit information.

Under these modern methods the obtaining of signed statements of condition already spoken of is of utmost importance, and when properly analyzed and verified forms the chief reliance of the banker in arriving at credit decisions.

Banks usually supply a printed statement form containing requests for amount of insurance on merchandise, on buildings, and where applicable workman's compensation insurance.

The question "how much insurance do you carry?" appears on every form.

A client presents his statement to his banker, showing his merchandise stock, and building perhaps, covered by insurance. How many bankers give the same close investigation to the policies of insurance that is given to the other items contained in the statement? I venture to say very few, and I can only account for this by their faith in the high standing of insurance companies in general.

Bankers with good reason have confidence in insurance companies and rely upon them for fulfillment of their obligations.

They assume that somewhere along the line care and investigation has been made upon which to base the insurance contract, that they can rely upon its face value to the extent of loss incurred, the thought is borne in upon the mind of the banker is not too much, yet occasionally taken for granted, and is not the freedom from loss in many instances more the result of good fortune than of care and discretion?

Necessarily the banker becomes familiar in a general way with the financial stability of the different companies, but aside from this general knowledge it is as impractical for him as for the public at large to investigate the merits of a particular policy beyond what is plainly shown on its face.

* * *

Bankers have taken steps to have made amenable to law those who secure credit by means of falsifying statements of condition to which they attach their signatures. In the discouragement of carelessness and fraud, and in making signed statements more dependable, this move has been most beneficial.

Considering the very nature and importance of a fire insurance contract by which the company obligates itself to pay full damage for loss by fire not to exceed the amount of the contract, it is evident that the preliminaries incident to issuing the contract of insurance (in the interest

of all concerned, including the company itself) should be attended with the greatest care and investigation.

And it is assumed that the application on which the contract is issued has been taken after every detail as to the nature and condition of the risk has been set forth in the application attested by the applicant, and that the application is made a warranty and a part of the contract, also that the investigation of the title and ownership of the property has been carefully looked into and determined.

Moral Hazard and Moral Risk

From a banking standpoint, the moral hazard, or as we say in banking, the moral risk, is of deep concern. Of the three C's in credit giving—Character, Capacity and Capital—the greatest is Character. Even though the two latter elements, capacity and capital, exist, bankers have a maxim, born of experience, that “a dishonest man will beat you in the end.”

Knowledge and careful consideration of the moral risk is certainly as important in determining as to the issue of an insurance contract, as in the making of a loan by a bank. For evidence we have only to note that more than half of all the fire losses in this country are ascribed to the moral hazard, which is quite apart from the physical or inherent hazard.

Credit granting is not a mathematical demonstration, and the forming of correct judgment with regard to insurance risks is subject to all the vicissitudes of the physical and personal elements to an unusual degree.

Yet a wholesome regard for the lessons of the past with careful adherence to sound practices developed therefrom, must result in easing the burdens of the adjuster by diminishing payment of unjust losses and attendant litigation.

Banks and Bankers

Connected by ties of common interest we have many other problems in common. Banks have always been aware that there is an easy-to-be-gathered prejudice against them. The average banker in this country, like the average man engaged in other business, is not a big man financially. In point of number out of the 28,000 banks in the United States, 75 per cent have a capital of \$25,000 or less.

The banker usually holds a commanding position in his community, is the recipient of business confidence and is looked to for business advice by clients and others. It is difficult for him to understand this tendency to distrust the motives of (not the individual banker) but of bankers as a class.

The country has been passing through a transitory stage in its attitude toward financial institutions. There has seemed at times a disposition to penalize the successful business, all of which has its effect on banking.

While deploring emotionalism in law making, bankers, knowing their own honesty of purpose, have been patient and quite content to await the slow operation of the law of compensation, and the time for the pendulum to swing back.

But they are waking up to the scope of their opportunities and to the importance of a better understanding. They realize that the minds of the people as a whole must be disabused of many erroneous impressions. Among these the idea that bankers exercise or in any way have the power to levy tribute upon industries or create artificial shortages of money, or that it could possibly be to their advantage to do so.

They realize that it should be shown in a convincing manner that the best interests of all our financial institutions and the whole people are identical.

As quasi public institutions, banks and insurance companies have always recognized the governmental prerogative of supervision they are ever ready to assist in formulating laws for the governing of those men or institutions given to operations that menace sound business principles, but it does not follow that they should be irritated by petty exactions of numerous State insurance commissions, or that they should be harried by a multitude of conflicting laws.

We may account these things the result of a prejudice and misunderstanding; it is a prejudice that springs from ignorance or lack of information.

As a remedy we must give earnest attention to the dissemination of knowledge and enlightenment regarding the functions of, and service rendered, by our respective lines of business.

Bankers and insurance men, in their transactions, welcome the searchlight of publicity.

But more than passive action is required.

The general public should be educated to the nature of both banking and insurance in general.

* * *

We should beware of the tendency to produce volume at the expense of legitimate profits necessary for safety.

We should not allow a fear of business being diverted to competitors, to be effective in perpetuating practices recognized as undesirable.

Banks and insurance companies should be jealous of their promises, but when made they should be kept religiously.

Special care should be taken to avoid misrepresentation.

It is, of course, difficult for insurance companies to control in all respects the vast army of agents in the field, each subject to local competition and influences.

Some one has said, "Every successful business is but the lengthened shadow of one man."

Observation will convince you of the truth of this statement in the main. There is no doubt but the influence of one man or a group of men can be made to extend down through the heads of departments or general agents, and to the agents themselves creating for the particular institution wherever the name is known repute in accordance with these influences.

The Adjuster and Adjusting

In this respect the manner of adjusting losses has an important bearing.

The adjuster is an expert and there is always danger of the horizon of the expert being filled by his own specialty.

There is a fixed doubt in my mind whether the adjuster, who, through the making of settlements with the side of his company only in mind, is working for the best interests of either his company or of insurance in general.

Certainly every adjustment based upon equity and fairness, when understood to be so, helps to crystallize a sentiment that eventually becomes an asset to the company.

We have heard much during the Exposition year from artists and architects of the Creation of Atmosphere.

I believe it possible for a business institution to be conducted in such a manner as to create an atmosphere so permeated with truth, equity and fair dealing that there will be neutralized the blighting effects of false criticism and misrepresentation, no matter from what quarter nor under what guise.

CO-OPERATION

From a Paper by McClure Kelly, Read at the 40th Annual Meeting of the Fire Underwriters' Association of the Pacific

Copyrighted. Published by Permission of the Association

In considering my subject I will first take up the question of co-operation between companies, having in mind particularly the wide breach existing between Board and non-Board companies. You may say that I am taking a bold position in advocating co-operation with non-Boarders, but I submit that we would be far better off could a more cordial feeling be established between the two factions, in the place of which there unhappily seems to exist a feeling of rancor and bitterness on both sides. It seems to me that we Board fellows are too often prone to look upon a non-Boarder as an alien or an outcast, that has no place in our scheme, often to be shunned as one contaminated, and when we pass him on the street we are inclined to "look the other way," as it were. This is naturally calculated to cause a feeling of resentment and antagonism on the part of the non-Boarder, which widens the breach between us, and what do we find? In matters affecting legislation instead of all companies presenting a solid front, we find a house divided against itself, with one class of companies advocating certain legislation, the other opposing it and vice versa. Consider the effect this must have on the minds of the law-makers, and how it weakens our position with them. How much better it would be if we were to look upon our non-Board brothers in a more charitable light, and grant that while differing with us in our views as to the conduct of the business, we are all working to a common end. In this way we will get closer together as time goes by until we will eventually find our-

selves working shoulder to shoulder. If we can not co-operate with them entirely, let us do so as far as possible. "A half loaf is better than none."

Between Managers

We now come to the question of co-operation between Managers, where we are sadly lacking, not only in the matter of obtaining adequate rates, but in the adjustment of losses and the administration of agency affairs. When it comes to rates, instead of "taking the bull by the horns," and advancing these upon unprofitable classes to offset the inevitable reductions that we are compelled to make from time to time by reason of improved construction and fire protection, we are afraid of our shadows, and hesitate to take a firm stand for an advance lest it might prejudice our individual interests in a certain town or section. When it comes to the adjustment of losses, we show a pitiful lack of co-operation and this to my mind offers a big field for improvement. Instead of adjusting our losses, we often allow ourselves to be stampeded by one thing or another into "settling" them regardless of the merits of the case, and in the matter of small claims, we are continually paying where no liability whatever exists, largely through misunderstanding of proper functions by certain agents and special agents, who in their misguided ambitions are ever seeking and following the lines of least resistance, no matter at what cost to those who are paying the bills. If the figures could be had, I am sure that the total of the moneys so paid out over and above the legitimate loss would be staggering.

When it comes to limiting the sphere of activities of our agents, we are again sadly lacking in co-operation, and instead of turning a deaf ear to illegitimate propositions put up by them, we are continually scheming to find a way, by turning a sharp corner, to curry favor with them, and possibly gain an unfair advantage over our competitor. How much better it would be for us all, Managers, Special Agents and Agents alike, if we conducted our business along the high plane that its importance to the financial integrity of the Nation entitled it—to say nothing of its importance to the safety of lives and property—rather than to be continually degrading it by "laying down" every time an assured or the public unjustly cracks the whip. The Managers and Special Agents, through intelligent and patient co-operation with Agents and public, could soon bring about a state of affairs that would be of untold benefit to us all; to the public inasmuch as it would be educated up and alive to fire prevention and protection, and to the reasonableness of our method of applying rates and safeguarding coverages; to the Agents by reason of increased income to be had from adequate rates, and to the Managers from the opportunity given them to underwrite their business without being hampered by the evil influences mentioned.

Disloyal Specials

It is to be regretted that in the consideration of this subject that the relations between Managers and Special Agents should have to be referred to in other than a congratulatory manner, but it is evidently

true, strange as it may seem, that a lack of co-operation does here exist, not directly, but indirectly through the Board as I will show. There seems to be a certain class among the Special Agents that instead of "holding up our hands," supporting us in our endeavors to secure adequate rates, careful adjustments and proper legislation, are continually inciting the Agents to rebellion, as it were, by criticising every action of the Board that does not suit them—forgetting that the Board is an organization composed of their superior officers—and advising agents to pay no attention to certain Board legislation, stating that same is ill advised, and will be done away with. Furthermore, they countenance loose adjustments, and approve small claims where no liability exists. Of course, the Manager who "winks" at these pernicious practices is to be blamed as much as his Special. They could be very easily stopped if the Manager would insist that the Special Agent co-operate with the Board and stand solidly behind it in all of its legislation. If the legislation is bad, let us do away with it, but while it is in effect, let us support it and insist upon the backing of our field men. Otherwise we are displaying ourselves as weaklings to the agents and public as well, and making a laughing stock of the Board.

In considering the question of co-operation between Managers and Agents, I am struck with the curious situation it presents. Although we will go to extreme lengths in cultivating our Agents, and jealously guard at whatever cost our position in his office, what do we get in return for this when confronted with hostile legislation, or when we attempt to put into effect remedial measures in certain towns or localities? Instead of his solid support we often find complete indifference, if not an out and out antagonistic attitude.

As I said before, it is a curious situation, and one that I am at loss to fully understand. I am satisfied, however, that closer co-operation between Managers and Agents and less indulgence of the latter would bring about good results. I am inclined to think that one big reason for the lack of support that we have from our agents, is due to our faulty methods of cultivation, which is calculated to lessen their respect for us in a large measure. Let us be more intensive and less expensive in our cultivation and I venture the assertion that we will get much better results.

FIRES

Porterville, June 27.—Local police officers and sheriff deputies are closely watching tonight for evidence which will support a story being circulated here that residents of the Success Citrus District are organizing to expel from that section all the Mexican inhabitants, following a series of mysterious fires. Three barns along the Tule river have been burned during the last two nights, each apparently destroyed by incendiaries. The officers refuse to deny a story that evidence in connection with the fires leads to a camp of Mexican woodchoppers who live near Worth station.

USE AND OCCUPANCY INSURANCE ON THE PACIFIC COAST

*A Paper by George E. Townsend, Read at the 40th Annual Meeting of the
Fire Underwriters' Association of the Pacific*

Copyrighted. Published by Permission of the Association

From time to time, and with repeating and persistent regularity of late, Pacific Coast Underwriters are confronted with the problem of contracts offered to them by brokers covering so-called "Use and Occupancy" of manufacturing plants. Quite contrary to the practice of the East and Middle Western Departments, our examiners look upon these offerings askant and with skepticism. We read over a proposed form, ask ourselves, or others, if certain clauses attached are "permitted under rules," if the rate will be approved, and what line we shall carry; then issue the policy, pass it to file and proceed to forget it.

We have all heard about it, know about it, and no doubt could explain the *intent* of the form of contract used, to our own minds. A careful analysis of the wording, however, or a possible loss, which would certainly bring out the obscure and unthought of features that lurk within its ambiguous phrases, will soon convince us that our first thought of skepticism or acceptance was well founded, for we did not know what complexities we had entered into.

Broader experience in the East has given greater opportunity to the underwriters there for determining the value of acceptance of such contracts and the needs and necessity of extreme care and technical knowledge of what he is granting the insured and permitting his company to bind itself to. I do not wish to infer that it is a new problem to us, or that the conditions on this Coast are materially different from the Eastern field, but we have the same possibilities for the future and can benefit by their past experience.

In a lecture given on the subject a few years ago by the President of one of our largest companies, he stated, "that, to his knowledge, companies had been writing this class of insurance more or less for the last twenty years, but even at that date he believed that only a few knew very much about it." Apparently, therefore, it has been only in the last few years that experience has been gained in this particular branch of the business, for it is now generally used and sought after by companies in the East and oftentimes at rates that are seemingly incomprehensibly low. There is a motive and object in the low rate, however, that does not apply to the class purely from the standpoint of profitable experience, but as an inducement to brokers for the direct lines on the known profitable classes, especially "sprinklered risks."

I am going to ask your indulgence in permitting me to discuss the subject from an elementary, rather than an academic viewpoint, and at the same time to digress from the direct treatment, and use kindred and parallel problems to help give a clearer understanding of what I wish to present.

It is apparent that any paper on "Use and Occupancy" would not be complete without other essentially component parts, such as Rent Insurance, Rental Value, Leasehold and Commission or Profit Insurance. It includes

all of these parts and more beside. "Use and Occupancy" as a contract may be likened as regards the direct intent of each of these component parts, as "blanket insurance" might be compared to "specific coverings." "Use and Occupancy" insurance might perhaps be described as "Consequential Loss" insurance, but, as the term "consequential loss" is to a greater extent ambiguous, we do better to avoid this term or phrase for one more definite. Without delving too far back into the origin of our subject, we find that the early English Underwriters contracted with the assured for what was termed "Excess Insurance," implying the loss of certain parts of the profits of an industry or business. "Profits" defined the character of the business more clearly than "Consequential" or "Excess" insurance, but special attention to the subject seems to have been lacking until in the United States a scheme called "Use and Occupancy" was devised, the intent being to compensate for the loss of profit resulting from fire. French Underwriters designate and refer to it as "Chomage" insurance.

Generally speaking, all insurance aims to provide against the consequences of contingent events. The term "Profit Insurance" does not convey with sufficient clearness, however, the various possibilities. It may be divided into two distinct classes—first, the actual "property and earning loss," and second, the "contingent or profit loss," the "property loss" (or loss of capital and earning), or "contingent loss," (or loss of profits). Material or property loss is always the "direct fire loss," where a "Consequential Loss" of profits might be extended to embrace the whole loss of capital—earnings and profit, if not clearly defined. To state in a policy that all "consequential loss" is insured, when only the loss of "Use and Occupancy" of property insured or "profits derived" is intended, is certain to create a conflict with the assured in the event of a claim.

Early methods of writing contracts for the loss of profits and the mode of settlement was to agree to insure a fixed amount to be paid in proportion that the amount insured should bear to the amount carried specifically on the contents only. For example: A policy for \$5000 insuring "excess" or "profit" on a total amount insured on "contents" of \$50,000 would pay 5-50ths or 1/10th of the ascertained loss. This plan was at least definite, even if it was not always equitable to the insured, where the loss of profits might be larger than the actual amount paid. It may be said also that from an underwriting standpoint it was dangerous owing to the increase of moral hazard under certain circumstances, such as where the contents consisted of a large proportion of obsolete stock or machinery or where the sum insured might be in excess of the annual profits of business. The modern underlying principle is to insure against loss of *net* profits only or "standing or overhead charges or expenses" or even of *certain* of the overhead charges of operation or both profits *and* operating charges.

From the combined readings of those who have written on this subject of "Use and Occupancy" and the "experience" of others, I will try to give you the conclusions of the province of "Use and Occupancy Insurance." Some state that its object is to indemnify for the loss of "profits" incident to the shutting down of an enterprise or industrial plant by fire. Others state that, while it is not designed to insure "profits" as such, it is to insure

the results of production in the sense that product is regarded as "income from the process of operation." There are arguments pro and con for both viewpoints, but, for the purpose of giving clearness to the subject, I am going to separate both problems by designating "Use and Occupancy" as tending only to indemnify against loss resulting from non-production, which would also include operating charges and expenses; while "Profit Insurance" would come under the head of "Excess of Earnings" above the cost of production.

Rent Insurance is rightfully included under the "Use and Occupancy" definition, whereas "Leasehold Contracts," which usually cover the excess of rentals to be earned, should in no event be considered under "Use and Occupancy," but be treated as a separate contract or under the "Contingent or Profit" class.

We all know that there are certain conditions that must be carefully avoided, and it is to be hoped that this paper may direct the attention of those who study or prepare and devise forms for this class of insurance to some of the dangers of common errors that so easily creep in, not alone from the standpoint of excessive liberality of contracts from the brokers or company's standpoint, but as a safeguard to the honest insurer who misunderstands the purpose of his policy.

Rent Insurance is quite generally understood by both Underwriters and the Insured, but we find even this simple form of contract so worded that it is sometimes impossible to clearly define its intent. Without going into this part of the subject too extensively, I will point out the possibility of ambiguity in just one example. Our forms include the phrase and refer to and cover the "Loss of Rent" actually sustained by the assured. It is claimed by some that the intent of this wording is to cover "gross rents" and by others "gross rents less expenses" and by still others "the gross rents less those expenses which may be saved to the insured during a reconstruction period after a fire, such as 'heating,' 'lighting,' 'elevator' or 'janitor' expense, or other services which are no longer incurred by the insured after a fire." This one reference is not to bring in the disputes that may arise upon adjustment of losses, but to show how easily an undefined feature in such a simple problem as "Rent Insurance" may be so magnified in the broader contract of "Use and Occupancy" which includes the rent feature as well as all others.

The natural tendency of any agent in explaining any new or uncommon contract is to enlarge upon its efficiency and with thorough and good purpose to make it appear to cover many things that the company itself, or the adjuster, when he appears upon the ground, neither contemplates nor would be permitted to accede to under a claim.

One of the first questions that confronts the underwriter, and one that should be well presented to the assured as well, is as to who are rightfully eligible to "Use and Occupancy" policies and for what amount they should be written. It may be stated as a general principle that only those of unquestioned financial standing and concerns so organized and managed that acceptable statements of business or manufacturing returns can be submitted when required should be granted these contracts. As a rule, such manufacturing plants or properties maintaining approved sprinkler equip-

ments should come under the preferred class. Next in importance, we might rank well regulated businesses whose products are staple, with assured margins of profits from the earnings of their capital invested. Those to be avoided would necessarily include "mushroom" plants or concerns with unknown or untried reputations for success or permanency.

While there has been no decided change in business conditions on the Pacific Coast in the past two years, nearly all business has been affected by the European hostilities. We are not so directly participating in the profits derived from the manufacture and sale of war supplies, but nevertheless we are getting a certain portion of benefits from the soil—the mines and the forests. Surely, our conditions do not create the moral risks that the wild speculation in the Eastern field does, but we must not lose sight of the need of care in all reflecting results. Before the war, many factories were closed and other industries, due to labor and other adverse conditions, were profitless. Railroads and shipping were generally in a bad way. Now conditions are reversing themselves, and the flood of prosperity is with us. While it may undoubtedly stay with us until the ending of the war, there is no assurance that it will continue afterward, and it is possible that a period of business depression may follow, especially if we are thrown in competition with the cheap labor or merchandise of Europe.

This phase of business more nearly affects the contract of "Use and Occupancy" than any other form of insurance and must be considered by underwriters in the acceptance of business of this class. It is plain to see that the moral hazard should be gauged by actual earning capacity and not by the amount of capital invested in buildings or machinery. The value of buildings and machinery varies according to the profits which accrue in managing the production. A business which is carried on at a loss eventually would, if such conditions continued, be of little value; consequently, buildings and machinery would depreciate in value. This can be readily understood as affecting the moral hazard when applied to such classes, the source of supply and demand of which can be affected, such as lumber mills where the timber supply or lumber market becomes exhausted; breweries or wineries where the prohibition movement is endangering the industry; flour mills where the soil has been impoverished and the wheat supply diminished; sugar mills where the tariff on sugar prohibits the growing of beets; woolen mills or cotton mills, where, owing to obsolete machinery, the cost of production eliminates any profit earnings, and even applied to wholesale stocks where trade is endangered; or to hotel properties in large cities where isolated location removes its patronage.

I have already referred to the fact that "Use and Occupancy" insurance as intended to cover the earnings of a business, and it is for this "continuance of production" that "Use and Occupancy" insurance offers indemnity. Any attempt to cover the exorbitant profits or profits in even a remote sense is misleading and not intended. When a plant is producing goods, or when commercial activities of any kind are transacted within its premises, whether manufacturing or otherwise, there is a return obtained from that enterprise through its production; an income of earning to meet the expenditures connected with the business, whether they result in a profit or not. It should not be inferred, however, that a shut down plant, even

though temporarily, or one not operating at a profit continuously, is a desirable risk for "Use and Occupancy," but at the same time, assuming that a plant was operating on a highly profitable basis, the "Use and Occupancy" contract is not designed to make good the loss of that profit which would result from the fire, but only the reasonable earnings of the processes of manufacture and overhead charges and expenses consequent thereto. There have been many losses in the East that result from the shutting down of a plant during its period of activity, where the money derived from the insurance carried under "Use and Occupancy" has been found to be the only available capital which could be used to carry on the business temporarily while the rehabilitation of the destroyed plant was being carried on. The fund is used to engage temporary quarters, or perhaps lease some other plant, and in that way to continue to supply the customers and hold the business during the period that payment under specific fire policies have rebuilt, re-equipped or restocked the destroyed plant.

The plan of "Use and Occupancy" Insurance can not, and should not, be looked upon by Underwriters as a premium producing class. Its use should be limited on the Coast to only the highest class of manufacturing hazards. The form of contract and its intention calls for the utmost good faith on the part of assured and brokers. In the hands of the unscrupulous, it may create an otherwise unthought of moral hazard, and, to those whose business needs make it of real value, it would soon be condemned as a trap for legal entanglement and controversy instead of as a plan affording sound protection.

The contracts in general use are so varied that it is hardly possible to consider more than a few. For the purpose of comparison, I will present only those which are in use on this Coast and then compare them with some Eastern forms.

First: Let us consider the contract form suggested by the Board of Underwriters covering "Use and Occupancy" of Unsprinklered Manufacturing risks:

It provides: "That, if buildings or additions used for manufacturing purposes and/or machinery or materials therein shall be so damaged or disabled by fire, during the term and under the conditions of this policy, the insured are entirely prevented from manufacturing the above mentioned goods, then the company shall be liable for loss of use and occupancy of the said premises arising therefrom (meaning thereby the net profits of the business and such expense charges as can not be avoided during said period of prevention) not exceeding 1/300th of the amount named in this policy per day for each working day of such prevention; (meaning thereby a period of twenty-four hours for each working day) (Sundays and holidays excepted) of such prevention and in case of partial prevention shall be liable per day for not exceeding the proportion of 1/300th of the amount named in this policy that the value of the product so prevented from being made bears to the value of the daily average product of the entire plant previous to the fire, which for the purpose of this insurance is agreed to be the full daily average for three hundred working days immediately preceding the fire; not exceeding in either case the amount hereby insured."

This constitutes the principal part of the contract itself with, of course, the usual qualifying, explanatory and restricting clauses.

Although the intent of this contract apparently is clearly defined, and it no doubt is the result of some of the best underwriting minds on this Coast, it nevertheless leaves the question of damage and loss considerably open to dispute in more than one way. I have already commented on the question of "profits," included in "Use and Occupancy" forms and the especially serious problem of what might constitute *Net* profits mentioned in the form previously referred to. If it is to be admitted that the province of "Use and Occupancy" is to indemnify only for the operating expenses or loss of production as the result of fire, then the profits of a business are not rightfully included.

Then again, we all know that it has become common underwriting practice to issue specific fire policies covering the product of such plants, and agreeing upon and stipulating therein the market value of its product at certain percentages above manufacturing cost. This is in reality insuring the net profit over the production cost of the article and there is a grave doubt as to whether, under the "Use and Occupancy" form submitted, the company could not be forced to include this profit where stock was destroyed, both under the specific fire contract and the "Use and Occupancy" policy. Especially is this so, inasmuch as the form in use, although not theoretically a valued policy, comes pretty near being so. The value to the insured of the words "*Not exceeding 1/300th of the amount*" is another point to lend strength to this contention of valued policy contract. It might better read "The company shall be liable for an amount to be determined *but not exceeding* \$..... per day" as used in some contracts. It is self-evident that the confusion permitted by including "profits or commission" could better be eliminated by issuing separate forms of contracts insuring "profits" as such. These forms should limit the insurer to not exceeding a certain per cent of the sound value of the stock, and it should also contain a stipulation that the loss of "profits" or "commissions" should not in any event exceed such percentage of the amount of damage which has been sustained on property insured. Even though the loss of profit may exceed the figure thus determined, it is as liberal a contract as companies should safely issue and affords an easy method of adjustment.

A claim for loss occurring recently on a large manufacturing plant in California lends food for thought along this line. The form covered the "Use and Occupancy" of certain *premises* of the assured, it being mutually agreed that the intent and purpose of the contract was to compensate the assured *for any and all loss*, (and then in parenthesis) "Which shall include loss of net profits and various other specifically enumerated charges and items, including expenses of attendants and *general maintenance of premises* during the period of restoration *and such other charges incidental to and/or in connection with the disaster.*"

Ostensibly, this form was in intent and generally worded along the line outlined by the specified form, but the burning of the hotel building on the premises resulted in developing disputes of adjustment, which clearly permitted the assured, along the line of his reasoning, to claim a loss under the policy for almost every contingency arising from the burning of the

building. A satisfactory adjustment of the controversy was fortunately reached, although requiring many months to bring about an amicable adjustment. The broadness of the coverage, however, and ambiguity arising, is well worth noting. The items claimed included rentals of separate parts of the hotel, such as a restaurant and barber shop; the loss of taxes already paid; the loss of unearned insurance premiums; the expense of refitting temporary building for occupancy, including material and labor; and even the cost of replacing destroyed fire fighting apparatus and hose. These items and others for which claim was made having already been allowed under specific fire coverage.

There is a great danger in the forms now in use, and the one just referred to is not in any degree more liberal in its coverage than many others which have been used, in the possibility of a partial disabling of a plant or occupancy. Forms have appeared where, instead of a proportion based on three hundred working days in a year, a basis is fixed of 1/150th of the total amount insured. The contention is based on the fact that the plant in its entirety could be rebuilt in six months' time, and on that basis a total loss would not be possible under the contract. I desire to point out that this contention, although somewhat apparent on the face of the statement, nevertheless conceals a possibility not contemplated either in form or rate charged. Even though the rehabilitation of the plant might be possible under the time specified, the incorporation of every possible loss to the insured, including its "profits," will easily occasion a total loss under insurance carried. The forms in some cases contain no element of co-insurance, and there is no way provided for either limiting the companies' liability or determining the total amount of value or insurance involved.

If "profits," or any part of them, are to be included, they should be clearly specified. An insurer should be required to determine the net profits of a preceding similar period, and add or deduct the expected gain or loss for the next period or coming year. To this should be added the determined and fixed expenses and overhead charges that can not be eliminated and that amount should be the amount to be carried and the loss to be computed conditional on that basis. It would be much easier in that case, and leave no possibility of contention on either side, to fix the actual amount for which the company would be liable at a stipulated sum per day for each working day of prevention, or a proportion of the full daily average production of the property insured not exceeding the per diem amount stated that the product so prevented bears to the full daily average for three hundred working days before the fire.

Before passing from this form to one other, let me direct attention to one other dangerous feature that should not be permitted under any circumstances without due consideration and proper investigation of the circumstances occasioning it. The point referred to, and I wish to emphasize it, is the absurd privileges and clauses that are added to some of these contracts. I have one before me that, in addition to others just as unnecessary, "permits the plant to be and *remain vacant* or *unoccupied*, to *shut down* or *cease operations*, without limit of time." How vicious this clause becomes in the case of risk suddenly becoming a "white elephant" or non-producing. The clause should certainly be considered a part of the subject of "Use and

Occupancy," for the very essence of the contract is dependent on a continual operation. Recent decisions on this point in the State of Illinois, with the clause involved, remove any defense on the part of the company that the policy conditions had been invalidated, and the company was obliged to pay on the basis of the preceding year's production. It is even quite possible that a producing plant, with uncompleted contracts in existence and with finished stock unsold, might literally be facing entire discontinuance of business under certain conditions and yet be able to collect the total amount of specific insurance and a year's profit beside and yet be operating but a small portion of an entire plant at the time of the fire.

The question of rate should be determined entirely from experience for all classes of hazards included. With the limited experience before us and with the undetermined value of forms in use, it certainly is not possible to say what is a fair or equitable rate. It is largely a matter of opinion and should be given considerable attention before the conditions that have existed in Eastern States are permitted to prevail on this Coast. Various theories have been advanced, and rates in different States on this Coast vary in as many different ways. In some States, the rates on "un-sprinklered" manufacturing risks are 60 per cent of the rate applying to the highest rated building on the premises. This may be criticised in that a building in no way exposing other buildings included in the contract may be rated considerably higher than the rest and yet not be an exposure to the others or contain any material portion of operating value of the whole plant. The value of the production from this building or its necessity to the operation of the plant as a whole may be negligible. It may not be a material factor in the sense of the "Use and Occupancy" contract, yet the whole plant is penalized in consequence of its being there.

In one State, the rate for "Use and Occupancy" for mercantile risks is 75 per cent of the rate applicable to the *stock* contained in buildings involved, and in others 75 per cent of the net rate applicable to the building rate, after deduction being made for co-insurance.

On contracts involving "sprinklered risks" of all kinds, we have the benefit of rates made specifically from the experience of results obtained from that particular class, and it is more nearly consistent for that reason.

It was my intention when commencing this paper to give for comparison some forms and clauses in use on the Atlantic Coast and Middle West. I have even prepared some examples, but conclude from the length of the subject, and especially as it was designed to include more generally the Pacific Coast, to limit and group what I have under a few items only. They all contain the same general provisions and differ to a less degree than those in use here. Stated amounts of indemnity for each day of total prevention or proportionate amounts for partial prevention is gradually assuming the preference over the plan of limiting the amount for each day of prevention to a 1/300th or 1/150th, as the case may be, but all forms agree in the use of one or the other. Some forms divide the stated amounts by months, based on the seasonal output, depending on the fluctuation of production. For instance, a plant may be producing an earning output of \$2500 per month in the month of March, and the policy be limited to \$100 per day for that month and be increased to

\$150 per day for April and a still greater sum for the month of May, and then gradually or suddenly drop for the next months, according to demand. This form is used, however, only for short season operation, and on this Coast might be readily applied to woodworking plants, or wineries, or even, if extended to other than manufacturing classes, to such as seasonal hotels of the better class. Right here, for our possible future benefit, I should like to refer to an interesting case which recently came to my attention in connection with a loss occurring under a "Use and Occupancy" contract covering the property of an Hotel Company. The form of contract used was provided by the broker, based on a stipulated amount per day. The "Hotel Company" were not the owners of the property, but held it under a desirable lease. It is practically impossible, as we well know, for brokers to handle "leasehold insurance," but the companies readily accept the same conditions imposed by these undesirable instances, under the supposedly more preferred "Use and Occupancy" forms. In this case, the usual lease conditions prevailed permitting the lessor to exercise the right to cancel the lease in case of destruction by fire. The "Use and Occupancy" form included the usual provision regulating computation of time for rebuilding. After the fire, the lessor elected to cancel the lease, and the insurance company was obliged to pay for eighty-four days, which was the time determined by the Court for rebuilding, at the full per diem as agreed upon in the "Use and Occupancy" form.

The Eastern broker, without proper regulation by the companies, has used the "Use and Occupancy" contract indiscriminately to produce business, regardless of moral conditions, and it has devolved on the companies to diligently guard its acceptances. The rates, where regulated by tariff associations, have been from 50 per cent to 60 per cent of the building rates, but on the sprinklered and preferred business the rates have been open. The result has been that brokers, in some instances, with the sanction of some companies to obtain desirable sprinklered business, have been practically giving away their "Use and Occupancy" business in order to obtain the whole line; that is, they have granted rates so low for "Use and Occupancy" as to be out of all proportion to the fire hazard.

Before closing the paper, a brief reference again to "Rent Insurance," and the rates applying is appropriate. The forms in use on this Coast do not consider a basis of less than the "Annual Rentals." We have not progressed under this class, and we should consider the plan of graduating the rate applying accordingly as the amount required to be carried by the assured bears to the probable length of time required to rebuild the property in event of total loss. It is eminently unfair to charge a premium on insurance based on annual rental, when the building may be rebuilt in six months. "Rental Values" of property should be defined also and always bearing in mind that both of these features are always included in "Use and Occupancy" contracts at a rate based on percentages materially less than the building rates, and contemplated to indemnify for full loss of "rental value."

Companies generally agree that "Leasehold Contracts" are undesirable in the majority of cases, and, as this feature of indemnity has been covered so many times in previous papers and really is not closely related to our subject, I feel that it is unnecessary in concluding this paper to refer again to it.

LIFE INSURANCE

Historical Sketch of The Mutual Life Insurance Co. of New York Beginning in 1842

(Concluded)

Noted Names Among Early Policyholders

Among the persons insuring with the company in the first year we find the names of Fletcher Harper, Jr., and Tammison M. Harper. These young men were of the celebrated house of Harper Brothers, known to three generations as the publishers of Harper's Weekly and Harper's Magazine. We note also the name of Ezra Cornell, of Ithaca, New York, the founder of Cornell University. Cyrus W. Field, who laid the first cable across the Atlantic Ocean, became a policyholder in the first year of the company. Mr. Field's insurance, \$10,000, was an ordinary life and all dividends during the first 26 years were taken in the form of paid-up additions to the policy. At the end of that period he elected to have the cash value of his dividends applied toward payment of premiums, paid-up additions being surrendered each year in an amount sufficient to pay the balance of the accruing premium. In this way his policy became self-sustaining until his death in 1892, at which time outstanding additions still in force amounted to nearly \$18,000 in addition to the original face amount of the policy.

Extra Premiums for Travel

There are several interesting entries in the policy record relating to Mr. Field's insurance. In the early policies of this and other companies there were numerous restrictions as to residence, travel, etc., that seem singular in this day. For an extra premium of \$50 Mr. Field secured permission in 1849 to make one voyage to Europe. Later he secured permission to travel in the southern part of the United States south of Maryland, Kentucky and Tennessee, and in the territory of Minnesota, from May 24th to September 1st, 1851. In 1853, for an extra premium of 1 percent of the face amount of the policy, he secured permission to travel in certain countries of South

America. This extra premium was removed on the 10th of May, 1854. In the latter year he again secured permission to travel in the Southern states south of Virginia and Kentucky between November 1st and July 1st.

Life Insurance His Sole Estate

At his death Mr. Field left several hundred thousand dollars of life insurance which was virtually his entire estate, although he had been a man of wealth and large affairs during the greater part of his life.

Another name on the list is that of Lieutenant Edward R. S. Canby, U. S. A., afterwards the noted Union general in the Civil War. It will be recalled that General Canby, with two other peace commissioners, was murdered by the Modoc Indians in Oregon in 1873, while holding a conference with them under promise of protection.

Two Other Noted Names

One of the most noted names in the list of policyholders of the first year was that of William H. Seward, afterwards secretary of state in the cabinet of Abraham Lincoln. Mr. Seward had been Mr. Lincoln's most formidable competitor for the presidential nomination, and was afterwards the most prominent member of his cabinet during the whole term of his presidency. Mr. Seward was the influential factor in the purchase of the Territory of Alaska from Russia. The expenditure of seven million dollars for that bleak and virtually uninhabited land, at a time when the country was in the throes of a civil war and in need of funds, was severely criticised, but all the world knows now that the acquisition of that territory was a most fortunate transaction.

Women Were Insured

Of the 470 policies written in the first fiscal year of the company, ten were on the lives of women. It is a singular coincidence that the first two policyholders to die in the company were women. These were Jane Coit, holding Policy No. 332, and Alice Seely, Policy No. 54, both dying in the second year of the company. The circum-

stance, that with only ten women insured the first two deaths were of that number, has no significance in the comparative mortality of the sexes, because of the small number of risks involved.

Early Policy Forms

Mutual Life policies for the first few years were of two forms only—ordinary life and term insurance. Term policies were written for from one to seven years without right of renewal. The value of protection for the whole period of life was little appreciated at that time, and hence more than one-third of the policies issued in the first year were on the term plan, taken out for some temporary purpose. Whole life protection was more general in England, although term insurance there also was not rare. It was some years before limited payment policies were issued by the company, the early issues of this form being mostly on the 10-payment life plan. Survivorship annuities were first offered by the company in 1861-2, the rates being based upon the American Experience Table of Mortality.

Best Life Insurance Reports

The eleventh annual edition of this very serviceable publication is out for 1916, by the Alfred M. Best Co., 100 William street, New York. There are 850 India-paper pages, leather bound. Company resources, income, outgo, territory, and a review, are given in a necessary and revealing way.

The gain and loss exhibit of the Western States Life, for example, are itemized, with these totals: gain, \$182,729; loss, \$229,714. Losses on investments were \$22,709. First year expenses to new premiums, 104.5 percent in 1914, were lowered to 95.4 in 1915. First year's expenses to first year's margins were 113.3 percent. "The company is controlled by stockholders, who are entitled to all the profits." The \$47,385 judgment against the Arthur R. Briggs estate, secured early in 1915, was not received by the company in 1915. (It is expected this year.) The company has a favorable mortality experience.

The Scranton Life figures show an increasing mortality rate, with a heavy lapse rate

from 1912. New business is steadily declining in amount. There is no limit to the profits payable to the stockholders. This company is licensed only in California on this Coast.

Reliance Life Steady Decline of Surplus

This Pittsburg company had at the end of its first year (1903) \$1,910,826 gross surplus and special funds. There was a decline in 1904-5-6. In 1907-8 there were nominal gains. In 1909-10-11-12 there were losses. Since then there have been small gains. On January 1 the total was \$1,280,024, a loss of \$630,802 in twelve years. Last year there was a gain of only \$171 in surplus although the assests gained \$688,097. According to Best's Reports, "no funds have been set aside as dividends provisionally calculated on deferred dividend contracts." If this were done, what would be the effect on the net surplus?

Prudential Men At the Front Are Cared For

Fifty men from the home of the Prudential and 71 from the field force are in the new army on the Mexican border. During the time of military and naval service, up to January 1, the company will pay these employees their regular salary or wages. If the "war" continues further action will be taken by the directors.

The usual triennial examination of the Manhattan Life Ins. Co. has resulted in a much lower official appraisal of the home building than was made three years ago. The new value is \$3,800,000, whereas it was formerly \$4,699,469. On other realty holdings there was a reduction of about \$167,000. With these reductions the total admitted assets on January 1 were \$19,779,816, and the gross liabilities, \$19,445,750. The capital stock is \$100,000, and the net surplus, including the deferred dividend account, is \$234,066. The company will pay no dividends on annual divi. pols. this year.

The Mutual Life is holding its \$100,000 club conventions.

THE \$2,500,000 STOCK DIVIDEND

Press Symposium on the Union Central Life's Huge Dividend to Stockholders

Why not liquidate (the non-participating business), and dispose of the problem and the stock by paying off and obliterating the latter? In participating insurance, stock is an excrecence, never to be needed as a security and operating only as a burden unless strictly limited or finally wiped out. Instead of \$100,000 first, and then \$500,000, the Union Central policyholders are now to have \$2,500,000 fastened upon them, to draw unearned dividends, with a promise of some limitation of load hereafter.

Not so did the stockholders in the Metropolitan and Prudential think and act. Having been themselves limited, and having for many years given to policyholders an increasing participation which was always outside the contract, they foresaw possible danger in the future from the existence of a small stock jointly with an enormous volume of assets and they stepped aside and obliterated the stock. The contrast speaks for itself.

That anybody could dare so bald and bold an attempt at spoliation should be surprising, but when greed has been long indulged it is liable to dull all sense of prudence as well as of morality. What remedy for the policyholders in this matter can be found by judicial process in Ohio remains to be seen, but the state departments will certainly be heard from, and perhaps with a more effectual directness than in 1908.—Insurance.

Entire Surplus the Property of the Stockholders

At the outset of any discussion of the matter it should be stated that there is no room for doubt that the company is well within its legal rights in paying this large stock dividend. Whether the payment will be for the best interests of the company, including its participating policyholders, appears to us doubtful.

At the end of 1907 the company's capital was \$100,000. On June 16, 1908, a stock dividend of \$400,000 was declared. This brought about a controversy between the company and the insurance departments of several states, which latter demanded that the stock dividend and a cash dividend on the new stock of 5 per cent should be rescinded. The matter was tried out in the courts and decided unequivocally in favor of the company. In that decision the supreme court of the state of Ohio intimated that the entire surplus of the company, from whatever source derived, was the absolute property of the stockholders, but it carefully pointed out that this particular question was not before the court for adjudication.

When this company declared the stock dividend of \$400,000, and was attacked by various state insurance officials in consequence, it had within the year ceased issuing new non-participating policies; none have been issued during the past eight years and none are being issued now. Within a period of years which in the life of a corporation such as this may reasonably be called inconsiderable all of its non-participating business will have run off, and when that point is reached this company will be in the anomalous position of writing and having in force participating business exclusively and of paying dividends on a very large capitalization from profits contributed largely, if not wholly, by participating policyholders.—Best's Life Insurance News.

Is It Just to the Mutual Policyholders?

There are two sides to every question, is a common saying full of truth; but when a question has been answered by one in authority there's but one side left, out of which may very properly grow, however, another question as to the correctness of the answer.

The Union Central Life's management took the bull by the horns and answered the question as to the advisability of increasing its capital stock to \$2,500,000, and notified the public of its action. By that means it reduced the question to but one side, and closed it so far as it could be done by the management of the company.

But the Union Central management did not seem to reckon upon the possibility of the quick evolution of its action into a higher question with two sides which must be discussed and finally determined by the public. That higher question is, Was the action of the management just and equitable to mutual policyholders? Upon the correct answer to this question should depend the future growth of the company and the perpetuation in power of the management.

Mutual policyholders probably have no recourse except to protest, and thereby through strong public sentiment, and doubtless through active help of state insurance officials, force compliance with the unwritten law of the company, which is clearly against the action of the management in loading the capital by \$2,000,000 and thus creating a perpetual unjust and uncalled for charge against the funds of policyholders.

Very correctly does the Insurance Field say, in effect, that the question is one for policyholders mainly, as prospective insureds can protect themselves by staying out of the company. But when The Field intimates that protests and opposition to the management's course are probably inspired by competitors, politicians, or "crocodile sentiment" (whatever that may be), it plainly shirks a duty which the insurance press owes to the insurance fraternity at least—that is, it avoids serious discussion of the matter from the point of view of right or wrong and its effect upon the life insurance business generally, by the familiar way of suggesting some other nigger in the woodpile.

There are so many people who believe the management of the Union Central has, by its action in this matter, delivered a far-reaching blow against the good fame of American life insurance management, that it would seem that there should be a thorough sifting of the subject to the end that the officers either be exonerated or the blame be made to lay against the Union Central's management so clearly that it could not by any stretch of reason be charged against the great institution of American life insurance, as a whole.

We believe the Union Central management has made a mistake which if not quickly corrected will ultimate in great injury to the company's large staff of loyal agents, to its great army of policyholders, to the good fame of the institution of life insurance, and last, but greater than all, the forfeiture of public confidence in the management.

Why take such chances when the stockholders might pocket the money they have capitalized—invest it in something else, say? That's the point which so keenly pricks the sensibilities of people who value good fame as the chief asset of life insurance companies; and it is a point, too, which the management will find hard if not impossible to clear up to the satisfaction of right-thinking people.—The Insurance Leader.

President Pattison Said All Profits Belong to the Policyholders

Admitting that the action of the Union Central in again increasing its capital stock will probably be challenged, The Insurance Field asserts that the authority of the company for it resides in its charter and the laws of Ohio. Concluding its discussion of the subject, The Field observes: "The superficial idea that because the stock will be increased it will impose actual unjust burdens upon policyholders is a question of fact, not of crocodile sentiment."

And the inference to be drawn from our contemporary's conclusion is that any and every one not content with a legal determination of the question of fact is a hypocritical sentimentalist.

In considering this question of fact former President Pattison was indulging in "crocodile sentiment" when, in 1904, he said: "If there is a profit, it belongs to the participating policyholders. We have always acted so. I think the stockholders are not entitled to any profits, if any, from stock policies."

In 1906 Vice-President Marshall was enunciating "crocodile sentiment" when he said to the Wisconsin Legislative Committee: "My understanding of the mutuality of the company is that the stockholders

simply receive interest or dividends upon their capital stock paid in and that all the other profits belong to the policyholders of the company."

Mr. Ramsey, the counsel and a director of the company, at the same time and to the same committee was spreading the "crocodile sentiment" on pretty thick when he said: " * * I regard the rights of existing policyholders as determined by the existing by-laws and the estimates furnished them in soliciting insurance, which are based upon the existing organization, the existing capital, the existing limitations as to the stockholders sharing in the profits; and I do not see how those rights could be prejudiced by any increase in the rate of dividends. * * * I do not know of any way in which I, as a policyholder, for instance, can have any rights in the existing surplus—the profits of the company—impaired by either an increase of rate of dividend, or an increase of capital stock, without my consent."

These three gentlemen, when they uttered those opinions, were officials of the Union Central Life; they possessed a full knowledge of its charter rights, its by-laws, provisions, its managerial practices, the representations they authorized their agents to make to the insuring public respecting the relations of stockholders, and all agreed that the title to every dollar of surplus earned—except 10 per cent per annum on the \$100,000 capital stock—inhered in the participating policyholders.

In 1908, and not until that year, they changed their attitude on that subject. Since then they lay claim to all the non-participating surplus and have capitalized it at 10 per cent as their investment. What they practiced for forty years, the attractions they held out to the insuring public to induce them to insure in the company, was but the outward and visible sign of an inward "crocodile sentiment." It was based on a "superficial idea." The Union Central promised all the surplus earnings to its participating policyholders—not all the participating surplus only, but all that accrued from any source. That was prompted by a "crocodile sentiment" and, therefore, was

not a binding promise. There was something higher and more sacred than that promise and that was the hitherto unsuspected and unexercised "legal" rights of the stockholders.

And the management of the company have heard the call. They have recanted the "crocodile sentiment." They have flatly broken the promise and in the name of the stockholders have seized every cent of non-participating surplus the company ever earned. In doing this they have multiplied the principal and interest of these stockholders 250-fold. As the Postum people say, "there's a reason" for renegeing on "crocodile sentiment."—The Insurance Critic.

Tenth Anniversary of The Northern Life of Seattle

Some ten years ago T. M. Morgan and D. B. Morgan, brothers, came to Seattle from an Eastern state and enlisted a score or more of Seattle's leading business men in the formation of the Northern Life Insurance Company of Seattle. Some day the names on that first roster of stockholders and policyholders will become a famous and treasured manuscript. On July 12, 1906, ten years ago, the articles of incorporation of the company were filed and approved and the business was begun, H. C. Henry, veteran railroad contractor and banker, being elected president of the company.

The Northern Life received applications for more than \$1,000,000 of insurance during seventy days last past, the expired portion of a 100-day "drive" being made by the company's field force preparatory to celebration of its tenth anniversary. This last thirty days, completing the 100, was called Million-Morgan-Month, in honor of the organizers of the company, Vice-president T. M. and General Manager D. B. Morgan.

The celebration of the company's tenth organization took place in Seattle on July 12, 13 and 14.

Efficiency means a sufficiency.

ONE THING AND ANOTHER

In a London paper I read: "two-pound pieces of 1887 wanted"; "killed in action"; "dead of wounds"; "all goods put into my custody on behalf of the prize court are covered by insurance against aircraft risks, and against bombardment risks, excluding London." In the small ads: "lady housekeepers, housekeepers and cooks"; "parlourmaids and house-parlourmaids"; "betweenmaids, general and laundrymaids"; "lady nurses and nurses"; "lady motor drivers"; "lady gardeners"; but no scrub ladies.

* * *

Somme battle, indeed.

* * *

One of the presidential candidates in this quadrennial campaign looks like a San Francisco broker.

* * *

The article in the February Coast Review, "Steady Fall in Surplus," erred in the January 1, 1916 figure, "as announced." Our authority was incorrect. It was too early for the official figures. The Western States Life's surplus was then over \$70,000. It is now still more, we are pleased to add.

* * *

The Arnett agency, with 31 employees, reports three immediate responses to the call to the colors. That's 10 per cent. Yes, Eugene, it would be interesting to learn the proportion of life or other insurance employees who have responded to the call of the wild border. Two of our women employees have disappeared, and we suspect that they are about to become nurses at the front.

* * *

Young men always tell old stories.

* * *

A San Francisco citizen is dismayed by the discovery that fire department "directing officers, swear. He asks, in the Chronicle, presiding Commissioner Fogarty to severely censure such officers, as their "indecent language is of no material assistance in checking the conflagration." I suspect that

"Citizen" is no gentleman herself, but join in the hope that swearing and other bad language out loud by firemen on duty be strictly prohibited.

* * *

Los Angeles is now the largest city in the United States. It is now 23.17 square miles larger than New York, which covers only 314.75 square miles. Westgate covering 48.67 square miles—as large as San Francisco—was recently annexed to Los Angeles.

* * *

Life seems mostly delusion, illusion, collusion and confusion.

* * *

The Caranzistas, it is asserted, let their brave American colored soldier-prisoners go without a cent. Do you believe it?

* * *

Will the great railroad strike for \$100,000-000 more wages affect the value of railway bonds?

* * *

There is now on the market a popular "you can safely turn it upside down" gasoline lamp, for household lighting and bed-warming, and for the children to play with. Fortunately the price is only \$10.80.

* * *

John Cadman, the well known San Francisco broker, has returned from Two-Pound Rainbow Trout Land, on the Sacramento river in the shadow of Mt. Shasta. At Sims the old boys still gather and whip the pools and riffles of as picturesque a mountain stream as can be found anywhere. Perhaps we have readers who recall Sims when it was a stage station, with Simeon Southern as landlord—Sim the Mexican war veteran, who played a good old-fashioned game of whist, and always led from his short suit. By the way, Mr. Cadman is one of the most successful fly-fishermen and wing-shots in California.

* * *

The ready tongue wags fast for a shallow wit.

SUN INSURANCE OFFICE OF LONDON

Gains in Assets and Surplus Made by the Oldest Insurance Company in the World

The head office statement of the Sun of London this year, like the statements of British offices generally, shows gains in resources and a prosperous year. The low loss ratio of 47.6 percent left a good underwriting profit. These gains are specially noteworthy because made chiefly at home where unprecedented war conditions have prevailed and values are on a bedrock basis.

The Sun, in a year of unfavorable conditions, has advanced its cash assets to \$19,549,814 and its surplus to \$13,492,042. Including the guaranteed capital the Sun, in its 207th year, has total resources amounting to \$29,149,814, and a total income of \$8,646,034.

In considering this summary of resources and income, it should be remembered that the Sun does a fire business only.

In this country the Sun has \$4,866,598 assets, of which sum \$1,748,526 is surplus. The total American income is \$2,698,191.

The Coast representatives of the Sun are Wayman & Henry, whose general agency wrote \$1,641,077 premiums in this field last year, with the usual moderate loss ratio.

When the Sun Insurance Company was founded, in 1710, George I was king of Great Britain and Ireland. The English settlements—the Colonies—extended along a narrow strip of the Atlantic coast from Florida north. Indians massacred the settlers who ventured into the forests. All the remainder of the North American continent and all the South American continent were claimed by France, Spain and Portugal. Canada and New Foundland were wholly French and Indians as to inhabitants.

Incendiary fires are reported in Seattle. Sato and Tanaka, Japanese owners of the Russell house at Sixth avenue south and King st., had two room fires set by two white men who had just engaged the rooms. A new dwelling at 3842 Fifty-third avenue, unoccupied, owned by John J. Hovedsgard, was set on fire and destroyed.

San Francisco Conflagration Losses in 1906

The net losses of the Michigan F & M. Ins. Co. were \$367,651.21.

The net losses of the Sun Insurance Office were \$2,851,366.00.

Both companies met their losses promptly and in full.

—Additional Wyoming Fire Figures

	Premis.	Losses
American Eagle	\$ 149	\$ 17
Aachen & Munich	3,022	760
British America	3,290	162
Commercial Union	1,382	8,069
Caledonian	5,488	1,832
Connecticut	7,203	1,115
County	101	. . . . .
Firemen's	3,291	1,504
Federal	58	. . . . .
German American, N. Y.	28,896	21,905
German Alliance	1,140	629
Hanover	7,256	2,710
Ins. Co. North Amer.	10,030	1,455
Newark	3,093	126
Niagara	6,652	2,668
National	21,159	12,202
New Hampshire	4,875	650
Phoenix, Conn.	5,722	3,096
Phoenix Assurance	6,118	910
Palatine	5,419	1,394
Pennsylvania	3,427	1,861
Queen	7,028	1,842
Royal	16,398	14,476
Reliance	1,469	. . . . .
Springfield	16,747	7,481
Security	3,093	. . . . .
Westchester	5,824	361

Virtually all the foregoing do not report to San Francisco.

France.—The government granted a further moratorium, ending July 31, as regards the payment of insurance claims. The insured have withheld premiums because of the several moratoria granted them, and the life companies suffer from the total discontinuance of remittances from territory occupied by the German armies.

He is old who thinks he is old.

THE "SUN" IS NOW IN THE 207th YEAR OF ITS EXISTENCE IT IS THE ONLY INSURANCE COMPANY IN THE WORLD THAT HAS TRANSACTED BUSINESS CONTINUOUSLY FOR MORE THAN TWO CENTURIES

SUN INSURANCE OFFICE

OF LONDON

TWO HUNDRED and SEVENTH YEAR --- FOUNDED IN 1710

Subscribed and Guaranteed Capital, \$12,000,000
 Total Resources, - - - - 29,149,814

STATEMENT OF THE CONDITION and AFFAIRS of the COMPANY FOR YEAR ENDING DECEMBER 31, 1915

ASSETS

Railway and Other Stocks and Bonds	\$ 7,218,031
Mortgages	904,648
Government Securities	2,866,905
Real Estate Owned	4,789,994
Branch and Agency Balances and Due by Other Offices	2,124,196
Bills Receivable and Other Assets	177,632
Cash in Bank and on Hand	1,468,408
Total Cash Assets, - - - -	\$19,549,814

LIABILITIES

Reinsurance Reserve	\$ 3,969,581
Outstanding Losses	995,726
Due Other Offices	364,161
Branch and Agency Balances	107,929
All Other Liabilities	620,375
TOTAL LIABILITIES	\$6,057,772

SURPLUS, - - - - \$13,492,042

INCOME

Net Premiums Received	\$ 7,939,162
Interest, Rents and Other Sources	706,872
Total Income, - - - -	\$8,646,034

EXPENDITURES

Losses Paid	\$ 3,783,574
Commissions, Expenses, Taxes, Etc.	3,693,289
Dividends	775,250
Total Expenditures, - - - -	\$8,252,113

PACIFIC DEPARTMENT: California, Nevada, Arizona, Oregon, Utah, Washington, Idaho, Montana, Alaska

WILLARD O. WAYMAN -- CARL A. HENRY
Joint General Agents

FRANK E. STONE --- MAXWELL H. THOMSON
 Assistant General Agents

Northwest corner Sacramento and Sansome Streets, San Francisco

SPECIAL AGENTS: Los Angeles—Jas. F. Boylan, E. A. Rowe; Portland—E. R. Thompson; Spokane—C. B. Harris; Seattle—Bruce Kaltz; San Francisco—J. N. Waters, W. W. Cleveland

LOOKING BACKWARD

HAPPENINGS TWENTY YEARS AGO

Emory McClintock wrote: Upon those who stated, on becoming insured, that they abstained from alcoholic beverages, the actual loss was 78 percent of the maximum; of the non-abstainers, 96 percent. In the first year, the non-abstainers' death loss was 106 percent of the maximum. Persons born in the United States show 84 for abstainers and 92 for non-abstainers, a difference of only 8 points. Drinkers who do not exceed the medical allowance of digestible intoxicants appear to have the same mortality rate as the total abstainers.

Thirty years life litigation record showed an average of 1.76 percent of resisted claims; of fire litigation, 2.22 percent.

He was no mollycoddle. President Moore of the Continental said: "I would rather see every dollar I have in the world burned up for fuel under the boilers of a battleship than to see this country take any other stand than that which accords with its dignity and self-respect."

At a meeting of farmers' mutuals a paper was read, entitled "God bless the rich corporations, the poor people can steal."

Life

The Coast Review was publishing pages about the Bankers Alliance.

Alfred Todhunter, representing the New York Life, was found guilty of rebating, by Referee Russell. R. H. Collier, for the same company and in competition for the same application, was the accuser.

The Fraternal Life Association failed and left over \$18,000 unpaid claims.

The Fraternal Brotherhood was receiving attention.

The criminal of the century, Dr. Herman W. Mudgett, alias H. H. Holmes, convicted of the murder of Benj. Pitezel for insurance, and the self-confessed murderer of a score of persons, was hanged in Philadelphia on May 7. The credit of his arrest and conviction belongs to the Fidelity Mutual Life.

Fire

The June Coast Review contained a full page picture of San Francisco fire underwriters at the Monterey meeting, when the present Board was organized. Eleven of the twenty-nine managers in the picture have since died, and fourteen are no longer managers. Four are now (and have since been) managers.

The Oregon supreme court ruled in *The State v. Stearns* that the allegation that the defendant received premiums that he failed to turn over to the company according to the nature of his trust, was not an allegation that such money was in fact the property of the insurance company. The indictment did not allege that the money said to have been embezzled was not that of the defendant. The previous conviction was upset, "no crime being established."

Geo. W. Spencer became a member of the general agency of Boardman & Spencer.

Benj. J. Smith was appointed assistant manager of the Pacific department of the Royal Exchange and Connecticut Fire.

The California supreme court ruled that gasoline is usually kept in country stores.

The U. S. district court (Or.) ruled that no liability is subject to garnishment pending an agreement as to the amount of the loss.

The Universal Mercantile Schedule was receiving many compliments on its practical and successful working.

The Norwich Union's separate Pacific department began business at 308 Pine street, San Francisco, with W. H. Lowden and J. L. Fuller in charge.

W. H. Bagley succeeded W. H. Lowden as assistant general agent of the North British.

The Farmers Alliance and Industrial Union of California tried to engage in fire insurance but was permanently enjoined.

C. F. Lamping was appointed special for the Aachen & Munich in the Pacific Northwest.

MISCELLANEOUS

Payment of Premium To Broker's Attorney

Payment of insurance premium to an attorney employed by a broker for collection thereof is payment to the insurance company, where such employment was ratified by the company after claim was put in attorney's hands.—Whitlock v. Greenberg, 159 N. Y. S. 184.

The Franklin Fire Ins. Co. Of Philadelphia

You must have noticed the handsome special advertisement of the Franklin Fire in the June Coast Review, page 461. The company is 87 years old, writes fire and allied branches of insurance. Its contracts are guaranteed by funds ample to meet without delay all obligations.

The Franklin was organized before ocean steamships, before locomotives were a success, before railroads connected American cities, before Morse sent the first electric telegraph message, and twenty years before gold was discovered in California.

The Franklin has \$2,050,851 admitted assets, \$500,000 capital, \$510,076 net surplus, \$1,010,076 surplus as regards policyholders. The present stockholders are stockholders of the Home of New York. Elbridge G. Snow is president. We need say no more.

The Casualty Co. of America (of New York) has paid in the \$450,000 new capital, making it \$750,000. Fred B. Lloyd has been elected vice president, and Thomas L. Miller, secretary-treasurer. This company reinsured the Pacific Coast Casualty Co., now in liquidation.

The United Railroads of San Francisco are being sued for damages caused by the killing of a driver. The award of the accident insurance commission was paid by plaintiff, the Hartford Accident.

The Frankfort General has discontinued several of its departments — physicians, druggists, and hospital liability, and will write no more insurance of those kinds.

Best's Casualty and Miscellaneous Reports for 1916

These reports show clearly whether any particular company is obtaining its business at a cost higher than it should be; whether losses are above or below the average; underwriting profit or loss each year, and for six years; and how profits are increased or losses diminished in the various departments by interest collected on reserves held therein for unearned premiums and unsettled losses.

These reserves, says Best's, should be considered a part of the underwriting income. This, certainly, must require some very careful and elaborate figuring to determine the underwriting income by department. An added column shows the extent to which stockholders have benefited by the receipt of interest on reserves. Claim expenses are added to losses. This should be done by state insurance commissioners and would be if it did not reduce the tax receipts on net premiums.

This assertion deserves consideration: "It therefore appears if the companies are to live they will have to adopt, and the brokers and agents will have to accept, a method of remuneration for commission and brokerage on a sliding scale according to the amount of premium." And this also: "If any stock company of any size and importance should fail and the failure turn out to be a bad one, it will be practically the death knell of stock company insurance so far as workmen's compensation is concerned."

This book of Reports contains over 300 pages, is on original lines, is thorough, and is of much practical service to casualty underwriters, agents and brokers.

Life insurance salesmen should strive, in a correct way, to sell policies which will stick. The thought of service will prompt the offering of contracts most likely to be kept in force longest and thereby give the greatest family protection. Every prospect is a challenge to sell the best goods and not the easiest seller.

**Yorkshire Goes
With Ins. Co. of North America**

On and after July 1 the Coast general agency of the Yorkshire and the Northern of New York will be in the office of the Insurance Company of North America, with James C Johnston as manager.

J. K. Hamilton will be assistant manager.

McClure C. Kelly will be assistant manager.

For the present at least the special agents will remain the same.

This change will give Manager Johnston's office about \$850,000 fire premium income.

Mr. Johnston has known Mr. Kelly ever since he was a boy of 10, and he was a friend of his father, who was long a representative of the North America.

This office now represents companies and funds as follows:

	Admitted Assets	Surplus to Policyholders
Ins. Co. of N. Amer.	\$20,838,450	\$10,080,043
Alliance	2,678,459	1,725,876
Yorkshire	1,037,806	495,178
Northern, N. Y.	1,521,501	654,396
	<hr/>	<hr/>
	\$26,076,216	\$12,955,473

**Sam Davis at Portland
Loses Second Suit**

Sam H. Davis, a former employee of Lipman, Wolfe & Co., Portland merchants, was non-suited last week, in his second suit to recover money from thirty-one companies, which he asserted was due him for information. He had previously won a verdict for \$600 in a similar suit against another company. Both suits were in the federal circuit court, at Portland, Judge Morrow presiding.

Supt. Potts of Illinois is now spouting about the "Fire Insurance Combine" which is trying to gouge the public with a profit of one or two cents out of the dollar of premium.

Potts says everybody, under modern commercial conditions, must have fire insurance. Therefore the fire insurance trust is able to enforce its exactions. But Potts buys no insurance stocks. He knows he is overflowing with falsehoods.

**Home's Semi-Annual
Statement**

Shows a gain of \$940,252 in reinsurance reserve, \$591,454 in net surplus, and \$1,153,593 in admitted assets. Surplus to policyholders is now \$20,127,632, and assets are now \$39,136,337.

**Great Increase In
American Fire Business in 20 Years**

Comparing the New York state insurance reports of 1896 and 1916 we note the great increase of American fire (and marine and inland) business. The grand total of premiums has nearly trebled.

The total for 1895 was, in round numbers, \$124,500,000. The total for 1915 was \$349,700,000. This is a gain of \$225,200,000, or \$11,260,000 a year on the average.

The gain last year, practically all by the American companies, was \$16,000,263.

In San Francisco and Fall River, at about the same time, fatal collisions of motor driven apparatus occurred. Lives were lost and machines were smashed. In the Massachusetts city a 11-ton motor truck telescoped a motor combination hose and chemical machine. The damage was about \$10,000. Motorization increases the liability of collisions.

The Cobra on the wharf in San Francisco, burned, had a cover for five days which expired just before the fire. There may be a lawsuit.

T. L. Miller will make his future headquarters in New York.

President Fabj, Vice President Henry and Chairman Osborn of the Board of Fire Underwriters of the Pacific are holding a conversation with the busy Boise boys, over the threatened war in the Idaho Balkans. Some or many of the companies have paid more for Boise losses in five years than their Boise premiums.

Manager E. T. Niebling of the Commercial Union and the Palatine is enroute to Alaska for a six weeks recreation and business trip.

Pacemakers seem more popular than peacemakers.

FIRE CHIPS

—Arson Arrest

Oakland, Cal., July 13. — M. J. Snyder, of the Burright gang of incendiaries, has been arrested in Oregon and is enroute to the scene of one of his alleged crimes. He will be tried here.

—San Francisco's Fire Commission

Some \$14,000 was saved by the wise economies of the board of fire commissioners of San Francisco last year. For some unknown reason the daily prints are not inclined to give this fact publicity.

Some time ago the underwriters' patrol was unable or disinclined to lend the city fire department a few covers to protect the contents of a floor unroofed by a wind storm. The fire commission therefore bought a lot of tarpaulins for any like emergency in the future. This purchase may possibly turn out to be the small beginning of a salvage corps operated by the city fire department.

—Vacant Buildings

Are burning on this Coast with very suspicious frequency. This is notably the case in the Northwest, according to press reports.

—Items

The People's National, after reinsuring in six Southern states, has just reinsured its business in Nebraska and Iowa, in the London & Lancashire and the Safeguard.

Now that there are only the unlucky 13 fire companies remaining in South Carolina the insurance commissioner of that state, Medieval McMaster, says that the business of fire insurance is being conducted on a higher plane. Higher rates?

Russian river, Cal., forest fires last week closely threatened the towns of Rionido and Guerneville and big redwood trees.

—Non-Disclosure Not Fraud

Non-disclosure of loss before policy was issued, but after binding telegram was sent, held not fraud; insured's brokers not knowing thereof, and insured not knowing of further negotiations. — *El Dia Ins. Co. v. Sinclair*, 228 F. 833.

—Bank Cashier's Waiver

Where the insurance company's agent promised to indorse a policy to prevent forfeiture on account of a chattel mortgage, the fact that he was the cashier of the bank executing the mortgage did not prevent his waiver from binding the insurance company. *Royal Ins. Co. v. Morgan*, 183 S. W. 198.

—Petition Must Show Agents Authority

Where petition to recover on fire policy does not show that person to whom affidavit as to loss was delivered was agent to receive proof of loss, it fails to show compliance with stipulation requiring statement to company as condition to action. — *Bailey v. First Nat. Fire Ins. Co. of Washington, D. C.*, 89 S. E. 80., July 1, 1916.

—People's National Fire Continues

A recent circular letter by President Stokes contains this:

"From time to time, no doubt, you have noticed the withdrawal of the 'People's National' from different sections of the country. This action is taken in order to secure a better quality of business.

"Withdrawal from territory too far distant from headquarters to be given proper supervision, or from territory that either from burdensome statutory requirements or otherwise does not encourage the hope of prospective gain, will enable us, not only to become more valuable to you in the way of increased facilities and attention, but to more intensively cultivate the profitable fields nearer the home office.

"There is no intention on the part of the officials, except to continue a policy of conservatism and safety; reduce expenses and cut out the unprofitable sections."

—Motor Boat Owner's Liability

The owner of a motorboat, properly manned and equipped, is entitled, under Rev. St. § 4283, to a limitation of liability on account of a collision which occurred without his privity or knowledge. — *The Aloha*, 228 F. 1006.

Oh my oh! The Capital has been admitted to Ohio.

California June Bank Clearings

	1916	1915
San Francisco	\$262,155,776	\$209,315,003
Los Angeles	102,960,666	84,720,028
Oakland	18,302,008	14,897,407
Sacramento	10,253,286	7,375,103
San Diego		7,870,143
Fresno	4,423,644	3,972,762
Stockton	4,836,816	3,673,292
San Jose	3,094,675	2,125,601
Pasadena	3,903,941	3,430,793
Bakersfield	2,331,609	1,708,103
Santa Rosa	901,081	925,051
Long Beach	2,479,405	2,039,974

Life

At the September 19-20-21 convention in St. Louis of the National Association of Life Underwriters the topic selected for the prize essay contest is: "A Life Income for the Woman in Black." The essays are limited to one thousand words each. The contest is open to each member of every local association belonging to the National Association. Address Everett M. Ensign, Corresponding secretary, 56 Pine st., New York.

No restrictions on account of military or naval service within the United States. If service is outside, benefits limited to one-fifth of the face of the policy, unless permission is given and an extra premium equal to 3 per cent of the face of the policy is paid. But double indemnity and disability benefits are cut out. Likewise foreign-born citizens who serve their home governments. This is the offer of the New York Life.

For Congress.—Edward H. Hart, of the Penn Mutual, of San Francisco, is a candidate for Congress, to succeed Kent. There will be a hot time in the old district. Jos. J. Deveny, of Cleveland, O., another life man, is also a candidate at the Congressional primaries. Deveny, a great writer, has just written 10,000,000 more to the population of Japan. Therefore let us have an adequate navy, but no women in the trenches.

If you do not receive your copy of the Coast Review, let us know of the omission or loss in transmission.

POLICIES THAT SELL

ARE THE NEW POLICIES ISSUED BY THE

PACIFIC MUTUAL LIFE INSURANCE COMPANY



BECAUSE THEY PAY DOUBLE IN CASE OF DEATH AND CERTAIN LOSSES DUE TO ACCIDENT. EVERY INSURER WHO HEARS ABOUT THESE POLICIES WANTS ONE.

See for an Agency Contract in California—

Founded 1868

Assets,
\$35,656,611 00

Capital and
Surplus,
\$4,504,807 00

KILGARIF & BEAVER, Inc.

Managers for

NORTHERN CALIFORNIA
Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Manager for

SOUTHERN CALIFORNIA
Pacific Mutual Bldg., Los Angeles

CHIPS

—Vancouver, B. C.

The war, the modified single-tax law and the coming election have had a bad effect on business and employment. The single-tax measure caused over-building and subsequent unemployment of mechanics. Rents are ridiculously low and in not a few instances do not equal taxes. Property formerly paying \$150 a month now pays a rent of only \$25. This is a fair example. The war has taken many young men from the province. There is to be a vote on prohibition of alcoholic beverages and stimulants in September, and also a referendum measure giving votes to women and girls, and to men and boys in the army. It is now proposed that the province shall build and operate twenty-five wooden ships in the British Columbia trade.

—Long Drawn Out Lawsuit

An action in London, raising questions as to extra-lateral rights in gold mining, has been in court continuously for six months. Nearly 50,000 questions have been put to witnesses. One witness was in the box for sixteen days, and was asked more than 10,000 questions. The reef at issue (in Rhodesia) has been traced to a depth of 2,000 feet. It is said the cost of the proceedings amount to about \$5,000 a day.

In California last week a land suit terminated after fifty-three years of litigation.

—Oregon 8th Annual Report

We are indebted to Insurance Commissioner Harvey Wells for his annual report of the 1915 business in Oregon. The new code commission will have its report ready in September. Discrimination in fire rates will receive attention. About ten companies will object to such legislation, "for the reason that they are now discriminating." Insurance investments in Oregon amount to about \$26,000,000, about three-fourths of which sum is by life companies. The total of Oregon premiums is \$10,660,159 for the year. Fire premiums, \$3,898,048; life (legal reserve) \$3,889,598.

Fire losses to net premiums last year, 71 percent. Average premium rate, \$1.43.

—Petroleum

Not many years ago it was not known that California's surface concealed vast deposits of oil. Yet last year its 100,000,000 barrels product was larger than that of any country in the world, except the United States, which produced two-thirds of the world's petroleum product. Fifty years ago Pennsylvania was the astounding leader, but last year that state produced only 8,000,000 barrels.

—Compensation

Mary Ann, while cutting bread,
Cut her finger. With elation
Mary Ann went off to bed,
Claiming compensation.

William Jones, while carting coke,
Bruised his shin. With jubilation
William cried: "A happy stroke!
One year's compensation!"

Bless the goodness, and the grace,
And the thoughtful legislation
That conferred upon our race
Workmen's compensation.

—London Chronicle.

—San Francisco Taxes

Again the tax rate in Suffering San has been increased, up to \$2.34 per \$100 valuation—and another increase next year. And the number of empty places of business increasing. And this used to be the great Dollar Limit city. A commission form of government could reduce the cost of the city government very much.

—Fire Items

Printers have taken steps to judicially determine the right of an insurance corporation to operate a printing plant. Surely, if it pays the company to do its own printing it will pay the printers to do their own insuring.

The Pennsylvania Fire advertises: "Select your insurance company as you do your bank. Your insurance company is your bank in a very real sense."

Sixteen of the principal tariff offices of Great Britain increased their premium receipts last year.

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1916) . \$10,873,210

NET SURPLUS, " . . . 4,537,559

E. F. BEDDALL
President

N. S. BARTOW
Secretary

GEO. W. BURCHELL
Vice-President

Gross Assets ^{JAN. 1} 1916 \$112,379,527
 Exclusively Fire Assets 52,857,075
 Net Surplus - - 24,462,872
 Losses Paid - - 287,726,461

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager
 J. J. ATKINSON, Sub-Manager
 LIVERPOOL, ENGLAND



DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta, San Francisco, Montreal.  Agencies in all principal Cities and Towns

ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING, SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston, J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred, J. H. Banks, F. J. Perry, J. T. O'Brien, R. S. Folger, Matt B. Evans, C. A. Luhrs (automobile).

—Marine

London.—The falling off in losses by submarines has resulted in many war rates being reduced about 10s. percent. Cargo rate eastward via Suez is reduced from 5 to 4 percent.

—California Taxes

Insurance companies pay to the support of the state government \$1,068,635, a gain of \$46,082 over 1915. The inheritance taxes will contribute \$2,500,000. To avoid much of this confiscation by the state, invest largely in life insurance. The total California state-taxes will be 20¼ millions this year—an average of \$7 per inhabitant or 10 cts per worker per work day, about. What does the state do for you?

—A Forger

Geo. L. Thorne, who confessed to having defrauded dozens of merchants, banks and individuals by means of forged checks, also admitted to the police that he secured the checks and drafts he used in his operations by calling on printing and lithographing firms and asking for samples. In some instances, he ordered the printing of checks on fictitious firms.

—Will

Insured has a contingent equitable reversionary interest which he may pass by will, where his life insurance is payable to one as trustee, to make specified annual payments to persons for life, and any balance to his estate.—*Sherman v. Howes*, 97 A. 16.

—Izzy?

Is Charley Chaplin in his recent fire department skit, with engine company No. 23, burlesquing the Los Angeles fire department and the two-platoon system, and the dishonest bungalow claimant? The films were made in the Southern City By-the-Sea. In the picture drama Charley is the sleepy hero, and the Big Chief is plainly amenable to outside influences. The department is slow in responding to alarms, and 23 is not a modern engine, and there are holes in the streets. For the benefit of some Sensitive Sam, we add that we are not altogether serious.

—Husband and Wife's Bank Account

Agreement under which savings bank account was opened by husband and wife held to have constituted a joint tenancy as to the fund, with right of survivorship, so that, at death of either, ownership of balance remaining on deposit passed to survivor.—*Crowley v. Savings Union Bank & Trust Co.*, 157 P. 516.

—For Preparedness

The Chamber of Commerce U. S. A. has concluded a referendum vote of the country's commercial organizations, on preparedness. For general preparedness the vote "for" was 970, and "against," only 8; for an adequate navy, 952, and against, 10. All the votes on the different preparedness proposition this overwhelming majority was maintained. Only 56 organizations voted against universal military preparation.

—Nevada Report

In the handy form of a fire chart—like the Coast Review's—is the annual ins. rep. of Nevada, Geo. A. Cole, state controller. The total premiums for 1915 were \$503,094, and losses incurred, \$188,902, or 37.5 percent. Wonderful! No wonder many foreign reinsurers are dabbling. Nevada! where underwriters, with burnt fingers, are fearsome.

Life companies wrote \$2,693,359 in this sparsely settled state. Of the 102,000 population, 7,000 are insured.

—Life Items

The Pacific Mutual Life grants free of charge permits for service either in Mexico or in connection with the Mexican situation on written request by the insured under all life policies issued prior to June 1, 1916, such permits to be for a period of three years.

Among Bankers Life leaders are J. B. Harper, C. Holbrook, B. S. Hostetter and H. E. Shepard, of California.

Of the leaders in number of paid applications for the New York in May, No. 1 is K. Uchimura of Seattle. No. 2 is Raymond Roach of San Francisco.

“The Largest Fire Insurance Company in America.”

Organized 1853



ELBRIDGE G. SNOW, President

SAN FRANCISCO TEN YEARS AGO

TEN YEARS AGO “THE HOME OF NEW YORK” KEPT FAITH WITH ITS POLICYHOLDERS IN SAN FRANCISCO, AND WITH ITS AGENTS EVERYWHERE, IN CONFORMITY WITH ITS REPUTATION, BY PROMPTLY NOTIFYING ITS REPRESENTATIVES IN THE STRICKEN CITY THAT ALL LOSSES WOULD BE PAID IN FULL IMMEDIATELY ON ADJUSTMENT, AND THIS WAS DONE.

“THE HOME OF NEW YORK” STILL LEADS, WITH ASSETS LARGER THAN THOSE OF ANY OTHER FIRE INSURANCE COMPANY IN AMERICA.

All Branches of Fire and Allied Insurance

STRENGTH

REPUTATION

SERVICE

ROFF & SHEAHAN, General Agents

333 California Street

:

:

San Francisco

FIRE

Manton, Cal.—Creamery burned.

Corvallis, Or., July 2. — Boarne's hall burned; loss \$6,500.

Coquille, Or., July 2. — Coquille Valley creamery burned.

Baker, Ore., July 2.—Midland Coal & Lumber Co. yards burned. Loss \$50,000.

Monterey, Cal., July 2.—The sun's rays lighted fireworks in store window (A. W. Files).

Wilbur, Wash., July 2. — F. R. Woodbury Lumber Co. yard burned, with \$20,000 loss.

San Francisco, July 1. — A 711 Tehama plant of American Paper Products Co. destroyed; loss \$40,000.

Spokane, July 2.—Mrs. Emo Bloor's five vacant houses on Summit boulevard burned today. Incendiarism suspected.

San Francisco, June 30. — Pumping plant in city's big park opposite 13th ave. burned with loss of \$40,000. This is the plant whose tall chimney was not thrown down by the quake of 1906. Fire probably started from spontaneous combustion of oil-soaked rags.

LIFE

The Royal Life of Chicago has been restored to the former management, and the company is now in Clover. But the opposition is bringing up some big guns.

The West Coast Base Ball League is composed of the West Coast-San Francisco Life Insurance Company's industrial men in Oregon and Washington. Play bawl!

Emory McClintock, consulting actuary of the Mutual Life of New York, is dead, aged 75.

The Metropolitan Life's triennial conventions are always noteworthy affairs, with feasts of reason and a flow of good spirits.

GENERAL

Commissioner James of Utah is out flat-footed for Insurance Federation.

The American public realizes at least in part the intricacy of South American tariffs, criticises the numerous surtaxes, and resents the frequent heavy fines imposed. But it is not generally known that surtaxes are just as severely criticised by South American writers, that the fines are severe partly because the moderate force of trained inspectors necessitates much reliance on the exactness of the importer's declaration, and that the complexity of the systems is due largely to the financial dependence of the countries on customs revenue to meet varying national expenditures.—Secretary Redfield.

The Northwestern F. & M. (controlled by the Hartford Fire) has elected C. T. Jaffray, president of a Minnesota bank, president of the company. He is the financial representative of the Hartford Fire.

The price of paper, especially the colored kind, has advanced from 25 to 100 percent. In Europe the advance is greater.

St. Louis insurance men numbered 3,000 in their Preparedness Parade.

POLICYHOLDERS INSURANCE LETTER

Subscription Price 25 cts. a Year

Office of Publication, - 122 Halleck St.

Published by the General Protective Society

SAN FRANCISCO

LIFE

F. A. Roach, a representative of the Bankers Life Company of Des Moines, at Beaumont, Texas, relates a recent experience which simply adds one more forceful argument to the thousands that happen every day to point out the dangers of procrastination for the man who is a prospect for life insurance. Mr. Roach tells in a letter of a man, a traveling man with a wife and a baby less than one year old, who sent a postal card as a prospect for life insurance. Mr. Roach did not delay in calling on this prospect, but the prospect put him off for a week. He made an engagement for

a night just one week later. The prospect died on the afternoon before the night when he was to have met Mr. Roach. Every insurance man sees what this means. This procrastinator was a traveling man who made good money but who lived well and forgot to provide for the future of his wife and baby.

The Connecticut General must pay \$40,000 to the widow of a New York policyholder who sank with the Lusitania. The war rider was not signed and had not been filed with the New York insurance department. The case will be appealed to the national supreme court.

West Coast - San Francisco Life Insurance Company

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY—TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS**. Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

MORE AGENTS WANTED

HOME OFFICE--- West Coast - San Francisco Life Building, San Francisco, Northwest corner
Pine and Leidesdorff Streets

ORGANIZED 1797

The Norwich Union Fire Insurance Society, Ltd.

Of Norwich, Eng.

Assets, Over **\$13,000,000.00**

Losses Paid, Over **\$100,000,000.00**

Pacific Department :

J. L. FULLER, Manager
FRANK L. HUNTER, Asst. Manager

234-236 Sansome Street
SAN FRANCISCO

FIRE

The Fire Brokers Association of New York is being sued for a third of a million alleged damages, by the Manuf. & Dealers Motor Underwriters, which claims that the brokers conspired and caused the companies to

discontinue their arrangements to do business through it. New York brokers will not miss a third of a million dollars, so why worry?

Sonoma, Cal., June 23. — Palace hotel and Palm saloon and one small building.

The Pioneer German Fire Insurance Company in America



**Hamburg-Bremen
Fire Insurance Company**

HAMBURG, GERMANY

Pacific Department: 340 California Street, - SAN FRANCISCO, CAL.

MARSH & McLENNAN, Managers

Organized in 1854

Entered United States in 1858

Total Losses Paid in the United States, \$27,000,000

United States Branch : 123 William Street, - NEW YORK

H. N. KELSEY, Manager

AGENTS WANTED IN UNREPRESENTED POINTS

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President **JOHN M. TAYLOR**, Hartford, Conn.

Insurance in force, 100,411 Policies for - \$237,784,931.79

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1915	- - - -	\$302,236,187.70
Total returned to Policyholders, as above noted, in same period	- - - -	311,968,360.63
Excess of amount returned	- - - -	9,732,172.93

PACIFIC COAST DEPARTMENT

The Williamsburgh City Fire Ins. Co.
Organized 1853

The New Brunswick Fire Ins. Co.
Organized 1826

Merchants Fire Assurance Corporation
Organized 1910

The North River Insurance Company
Organized 1822

New Jersey Fire Insurance Company
Organized 1910

United States Fire Insurance Co.
Organized 1824

WM. W. ALVERSON, Manager

H. T. UNGEWITTER, Asst. Mgr.

374 Pine Street, : : : San Francisco, Cal.

Telephone Sutter 485

SPECIAL AGENTS

T. B. CLARKE, R. L. ELLIS, San Francisco; T. J. KELEHER, Los Angeles; A. M. LOVELACE, Portland; W. T. BOOTH, Spokane

AMPLE FACILITIES for Handling Large Lines.

1792—FIRE INSURANCE

AUTOMOBILE INSURANCE—1916

Insurance Co. of North America

OF PHILADELPHIA

ASSETS, \$20,838,450.21

Alliance Insurance Company

OF PHILADELPHIA

ASSETS, \$ 2,678,464.21

PACIFIC COAST DEPARTMENT:

JAMES C. JOHNSTON, General Agent

J. K. HAMILTON, Asst. General Agent

Alaska Building, 324 Sansome St.

SAN FRANCISCO

SPECIAL AGENTS

A. C. WRIGHT, San Francisco

F. J. MAYER, San Francisco

W. F. KUHL, Los Angeles

WALTER E. BLISS, Portland, Ore.

M. H. REEVES, Spokane, Wash.

G. L. CAMP, Billings, Montana

AUTOMOBILE

Our Monday papers never fail to report "Sunday's Toll of Auto Deaths." Three in an automobile racing with a local train tried to cross the track and were struck and killed, near San Francisco, last Sunday.

Automobile accidents and casualty claims are steadily increasing, not only because of the increase in number of autos liable to accident but for the reason that the number racing on improved roads makes rear-end collisions more difficult to avoid. Five years ago there was plenty of room. Today there is automobile congestion on the highways.

MISCELLANEOUS

The Massachusetts Bonding & Ins. Co. is reducing its capital from \$2,000,000 to \$1,500,000.

Arrangements have been closed for holding the next annual meeting of the Health and Accident Underwriters Conference at Hotel Astor, New York City, September 13th, 14th and 15th.

FIRE

Nelson, B. C., July 17.—Wire from Jaffray says sawmill of East Koolenay Lumber Co. burned last night. Loss \$100,000, insured.

Fowler, Cal., July 15. — R. E. L. Good building burned last night; also a next-door grocery store.

Oakland, Cal., July 17. — At 419 East 11th street the Medau livery stable burned.

Glacier, Wash., June 28.—Mountain View hotel, depot and other buildings burned.

Colusa, Cal., June 25.—Jersey Farm dairy barn.

PACIFIC WEST FIRE BUSINESS

BY STATES IN 1915

	Wyoming		New Mexico	
	Reported to the Coast Review			
	Preams.	Losses	Preams.	Losses
Agricultural	\$ 1,972	\$ 1,511	\$	\$
American Central	161			
Atlas Assurance	7,944	1,773	10,614	7,928
California	4,037	2,618		
Capital	263		6,397	1,123
Colonial	5,647	1,060	8,432	4,246
Concordia	2,358	73		
Continental	10,285	6,315	11,250	3,243
Delaware Underw.	1,959	148	5,636	4,301
Fireman's Fund	39,224	15,838	34,635	15,917
Fire Association	10,734	6,252		
Fidelity-Phenix	16,623	7,678	9,559	4,491
First National	121	1		
Germania	4,658	2,571	11,705	3,933
Globe & Rutgers	278	1		
Hamburg-Bremen	1,255	98		
Hartford Fire	60			
Home, N. Y.	21,000	20,245	10,998	13,089
Home of Utah	2,100	1,820		
Law Union & Rock	695			
Liverpool & Lon. & Globe	19,132	4,564	23,617	16,752
London Assurance	9,686	686	12,390	4,137
London & Lancashire	5,330	2,541	10,014	7,025
Milwaukee Mechanics	1,143	595	5,427	131
Merchants, Colo.	11,401			
Montana	341			
National Fire	15,512	11,142	32,007	12,269
National Union	2,109	89	8,873	906
New Zealand	6,960	907		
Norwich Union	10,086	2,743	16,918	11,178
Northern Assurance	14,922	13,868	22,993	10,695
North Brit. & Mercantile	7,107	6,201	11,147	15,889
Northwestern National	5,141	972	4,684	1,296
Orient	1,841	2,615	6,477	1,274
Peoples' National	736			
Prussian National	1,550	1,275		
Queen			12,708	6,793
Royal Exchange	1,646	316		
Royal			27,378	6,642
St. Paul F. & M.	161			
Scottish Union & National	18,596	4,810	20,556	11,324
Sun Ins. Office, London	1,000			
Svea	6,281	510		
Union Assurance	3,039	1,538		
Vulcan	1,626	1,489		
Western Assurance	3,794	953		

Nevada

Utah

	Reported to the Coast Review			
	Nevada		Utah	
	Preams.	Losses	Preams.	Losses
Aetna	\$ 18,510	\$ 5,844	\$ 9,937	\$ 8,622
Agricultural	2,608	3,541	3,101	718
Allemania			9,338	4,264
Alliance	1,799	4,516	1,927	327
American, N. J.			4,864	471
American Central	2,000	294	7,895	5,371
Atlas Assurance	9,917	4,422	7,019	61
Automobile			17	
Boston			2,057	1,122
California	13,564	2,657	6,063	6,681
Capital	89	447	559	7
Colonial	210	13	4,206	1,579
Commonwealth, N. Y.			55	
Com'l Union Assur.	8,194	649	17,231	9,232
Com. Union, N. Y.			2,169	
Concordia Fire	2,517	1,723	5,535	2,444
Connecticut Fire	8,738	8,107	7,032	1,251
Continental	5,201	1,565	27,416	8,137
Delaware Underwrs.	3,454	3,563	2,971	869
Detroit F. & M.	1,709	1,617	2,267	1,093

Pacific West Fire Business by States in 1915

543

	Nevada		Utah	
	Premis.	Losses	Premis.	Losses
Dubuque F. & M.	\$. . .	\$. . .	\$ 10,553	\$ 3,068
Equitable F. & M. . . . .	. . . . .	. . . . .	1,253	362
Fidelity-Phoenix	1,621	1,002	25,237	5,702
Fireman's Fund	10,832	1,087	15,392	13,957
Fire Association	9,959	7,215	4,402	69
First National	604	. . .	1,421	1
Germania . . . . .	. . . . .	. . . . .	3,654	3,291
German Alliance	601	60	1,111	99
German-American, N. Y.	5,508	2,418	16,171	7,168
Globe & Rutgers	5,122	1,591	8,826	358
Globe Underwriters	137	48	2,697	207
Hamburg-Bremen	296	60	169	. . .
Hamilton	43	50	27	. . .
Hartford Fire	27,887	8,933	56,762	42,997
Hanover . . . . .	. . . . .	. . . . .	4,234	799
Home, N. Y.	18,895	11,349	57,721	17,695
Home of Utah . . . . .	. . . . .	. . . . .	47,630	20,279
Imperial . . . . .	. . . . .	. . . . .	667	82
Ins. Co. State of Penn. . . . .	. . . . .	. . . . .	6,280	2,114
Ins. Co. of North Amer.	5,806	1,773	4,353	1,424
Law Union & Rock	3,428	3,086	4,078	404
Liv. & Lon. & Globe, N. Y.	619	. . .	722	1,292
Liverpool & Lon. & Globe	22,050	6,015	11,383	5,624
London Assurance	16,476	2,583	9,444	2,851
London & Lancashire	5,640	2,273	19,964	5,408
Mercantile F. & M. Und.	—35	. . .	1,559	2,131
Mechanics & Traders . . . . .	. . . . .	. . . . .	1,563	117
Merchants, Denver . . . . .	. . . . .	. . . . .	1,485	222
Michigan F. & M.	2,669	121	1,310	244
Milwaukee Mechanics . . . . .	. . . . .	. . . . .	26,962	14,962
Minnesota Underwrs. . . . .	. . . . .	. . . . .	2,053	582
Montana . . . . .	. . . . .	. . . . .	264	. . .
National Fire	19,801	1,406	19,019	1,212
National Union . . . . .	. . . . .	. . . . .	12,408	6,194
Newark	3,575	1,758	2,585	1,320
Netherlands . . . . .	. . . . .	. . . . .	6,206	508
New Hampshire . . . . .	. . . . .	. . . . .	6,004	3,150
New Zealand	4,309	1,154	3,050	408
New York Underwr.	8,501	1,671	3,711	50
Niagara-Detroit	930	101	2,177	1,290
Niagara Fire	9,340	36	5,195	1,764
Norwich Union	4,179	2,751	10,302	5,044
Northern, N. Y. . . . .	. . . . .	. . . . .	1,544	337
Northern Assurance	6,423	986	10,785	1,275
North Brit. & Merc.	10,117	4,226	2,523	843
Northwestern Mutual . . . . .	. . . . .	. . . . .	14,756	13,752
Northwestern National . . . . .	. . . . .	. . . . .	13,860	7,350
Orient	3,076	1,148	1,989	454
Palatine	3,812	1,389	5,925	3,395
Pennsylvania	7,041	3,069	2,248	27
Peoples National . . . . .	. . . . .	. . . . .	2,660	439
Philadelphia Under.	5,640	261	1,683	54
Phoenix Assurance	6,910	12,011	6,310	4,357
Phoenix of Hartford	4,436	4,265	12,755	1,849
Providence-Washington	2,087	*1	4,274	*470
Prussian National . . . . .	. . . . .	. . . . .	8,560	3,048
Queen Ins. Co. of America	18,036	2,497	11,688	7,514
Royal Exchange . . . . .	. . . . .	. . . . .	2,218	2,318
Royal	32,539	9,584	21,935	11,498
Scot. Union & National	4,908	826	6,997	6,338
Springfield	15,767	10,197	15,837	3,558
St. Paul F. & M.	2,499	376	7,776	8,204
State Assurance . . . . .	. . . . .	. . . . .	916	904
Sterling . . . . .	. . . . .	. . . . .	667	. . .
Sun of London	10,922	4,021	3,123	601
Svea	5,761	2,414	2,500	325
Union Assurance	3,814	23	5,293	350
Vulcan	927	500	2,142	3
Western Assurance	3,016	1,642	2,830	2,217
Westchester	4,209	2,901	2,421	2,468
Yorkshire . . . . .	. . . . .	. . . . .	2,742	76
— Minns		* Paid		

FIRE**NIAGARA FIRE** Insurance Company

Assets, - \$7,502,873.00 Surplus to Policyholders, - \$3,387,433.00

DETROIT FIRE & MARINE Insurance Company

Assets, - \$2,274,403.00 Surplus to Policyholders, - \$1,533,737.00

NIAGARA - DETROIT UNDERWRITERS

Assets, - \$11,301,668.00 Surplus to Policyholders, - \$5,667,165.00

EDWIN PARRISH, Manager*Pacific Coast Department 334 Pine St., - San Francisco***AUTOMOBILE**

Live OPPORTUNITIES are OPEN
for AGENTS who CAN DELIVER

Men capable not only of writing applications
but of collecting the premiums, are always
welcome to our forces and can be advantageously placed.

UNION MUTUAL LIFE
Insurance Company

PORTLAND, MAINE.

ARTHUR L. BATES, *President*Address ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.GEO. ELLIOTT HUNT, *Manager*
Shreve Bldg., San FranciscoT. H. McAllis, *Manager*, Sherlock Bldg.,
Portland, Ore.P. B. Duren, *Manager*, Boston Block, Seattle,
Wash.J. E. Evans, *Manager*, Vancouver, B. C.**GERMANIA**

FIRE INSURANCE COMPANY,

NEW YORK.

ORGANIZED 1859.

Statement, January 1, 1916.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	8,029,651 84
Liabilities - - - - -	3,920,295 68
Net Surplus, - - -	3,109,356 16
Surplus for Policyholders	4,109,356 16

HEAD OFFICE

Cor. William and Cedar Sts.**FIRE**

T. Edwards goes to Los Angeles for the Austin and Commonwealth combination, and is succeeded at San Francisco by C. R. Watson, formerly

with the Eagle Fire.

Surplus line pols. in California must be signed at the general office, and bear notice that suits must be brought in the home office city.



ATLAS

Assurance Company

(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . . \$25,000,000.00

ASSETS IN UNITED STATES, \$2,962,091.00

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

Predictions for California Cotton Crop Are Unusually Good

The cotton area in Imperial Valley is this year in excess of 100,000 acres, an increase of approximately 200 per cent. The average yield which last year amounted to 7-10 of a bale per acre is this year expected to return to one bale. The land was prepared with greater care. The weather has caused early, low and consistent fruiting, and the crop is further advanced this season than any previous year since the industry was established. With

the average price of 15c per pound for Durange and 11c for short staple and \$15 per ton for seed, it is expected that this crop will add \$7,000,000 to the county's wealth, \$450,000 of which will go to the Imperial Valley cotton gins.—Cal. Devel. Board Bulletin.

Lloyds recently wrote a no-rain prize fight policy for \$100,000. It would be a safe June gamble in California. (Since we wrote this it showered in California in June.)

ARE YOU PLEASED?

IF NOT, SEE

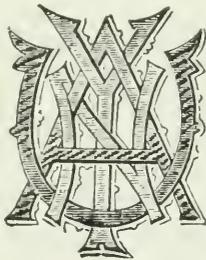
US

**POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
OCCIDENTAL LIFE INSURANCE CO.
OF CALIFORNIA**

"THE DURABLE"

THIRD FLOOR GROSSE BLDG.

LOS ANGELES, CAL.



New York Underwriters' Agency

Established 1864

Representing Cash Assets of over \$28,000,000

F. M. BRANCH, Manager

H. R. MANN Jr., Assistant Manager

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—H. B. Hagen, 520 Realty Bldg., Spokane, Wash.— V. H. Quitzow, 339-41 Sansome St, San Francisco—A. C. Anderson, 239 Van Nuys Bldg., Los Angeles, Cal.

W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

(FIRE)

United States Assets \$1,939,786.00

Liabilities in United States 1,163,164.00

Surplus \$776,622.00

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

Sportsmen of Coeur d'Alene, Idaho, appreciating the havoc occasioned by forest fires among game birds and animals, are taking an active part in the installation of an effective fire-fighting and fire-prevention organization in that district.

There are a lot of fellows who are going to save as soon as they get their debts paid.

Why does firelight always make us think of the past, and moonlight of the future?

LIFE

James E. McGowan, formerly manager for the Continental Life in the southern Idaho district, has become general agent for Western Union Life in the Willamette Valley, with headquarters in Portland, Ore. Mr. McGowan entered the life insurance field in Oregon, his native state, more than 10 years ago.

John G. Thompson has been appointed as general agent for Western Union Life in Flathead county, Mont., with headquarters at Kalispell. He was formerly a professional ball-player, receiving the name of "Cyclone" Thompson because of his rapid-fire delivery as a pitcher.

FIRE

San Pedro, Cal., July 3. — Fire of possible incendiary origin was discovered early today at the yards of the Blinn Lumber Company, one of the firms affected by the present strike of longshoremen and dock workers. The damage was slight. A watchman reported he saw two men run from the spot where the fire started and that one of them shouted to him, "Blow your whistle. You'll need it." The Blinn Lumber Yards are in the heart of the lumber district, practically tied up by the strike which began on June 1.

Hollister, Cal., July 10. — A range fire today destroyed 1,000 acres of feed on ranches in Pacheco pass.

Fire

Automobile

Marine

COMMERCIAL UNION

ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital	\$	14,750,000
Paid-Up Capital		1,475,000
Total Cash Assets, Gold		59,256,504
Total Liabilities, including re-insurance reserve		49,292,061
Cash Surplus to Policyholders		9,964,423
Total Amount of Claims Paid		186,673,461

Assets in United States Held by Trustees, \$9,868,370

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St.

San Francisco

E. T. NIEBLING, Manager

R. C. MEDCRAFT, Assistant Manager

American Central INSURANCE COMPANY
of St. Louis

Established 1853

Assets, \$4,076,388 Surplus to Policyholders, \$2,037,306 Losses Paid, \$31,008,877

St. Paul F. & M. INSURANCE COMPANY
of St. Paul, Minn.

Established 1865

Assets, \$11,320,710 Surplus to Policyholders, \$4,899,457 Losses Paid, \$52,559,624

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

Mercantile F. & M. UNDERWRITERS
of St. Louis

Minnesota UNDERWRITERS
of St. Paul

Assets \$4,076,388

Assets \$11,320,710

Surplus to Policyholders 2,037,306

Surplus to Policyholders 4,894,457

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers

Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.

Fire Association

Organized 1817

Of PHILADELPHIA

Began on Coast 1873

Losses Paid in San Francisco in 1906, - - - \$1,835,930

Cash Assets, - \$9,372,162.82 Surplus to Policy holders, - \$3,182,049.94

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$30,210,613.03

Surplus to Policyholders, - \$12,182,024.94

Net Losses Paid in San Francisco in 1906, - - - \$5,064,178.03

F. M. AVERY, Manager

Pacific Coast Department 242 - 244 Sansome Street, San Francisco

SPECIAL AGENTS:—C. L. BARSOTTI, T. F. O'GRADY, H. W. HOGAN, *San Francisco;* GEO. F. STANIFORD, *Los Angeles;* C. R. HAROLD, *Seattle;* FRANK S. GLOVER, *Portland, Or.*

State Insurance

The farmers of North Dakota, when thawed out, are warm for socialistic ventures by the state. Among their "economical" state schemes are insurance and banking. Though sure neither could break if steered with state backing, the hail insurance fund cracked in the middle. Other forms of insurance are to be experimented with, and the Dakotan dare will certainly have imitators. Join the Insurance Federation.

New York City.—Frank A. Vanderlip, treasurer of the B. F. B., Permanent Blind Relief War Fund, 590 Fifth avenue, is authorized to receive contributions for the soldiers and sailors of the British, French and Belgian armies and navies blinded in the present awful war. The chief aim of the Fund is to train these blind men to become self-supporting members of society, and to build for them homes and workshops. A most worthy charity. Send a check or money order today.

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

HARTFORD

NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

**BENJ. J. SMITH,
MANAGER**

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.

of Springfield, Mass.

Largest Fire Insurance Company Chartered by
the State of Massachusetts

Incorporated 1849

Total Assets \$ 11,695,373 60
Total Liabilities 9,114,706 97
Net Surplus 2,580,666 63

SURPLUS TO POLICYHOLDERS, \$ 5,080,666.63

NEWARK

Fire Ins. Co.

of Newark, N. J.

Oldest Fire Insurance Company Chartered by
the State of New Jersey

Incorporated 1811

Total Assets \$ 2,153,768 00
Total Liabilities 1,222,152 00
Net Surplus 431,616 00

SURPLUS TO POLICYHOLDERS, \$ 931,616.00

150 Sansome Street,

: San Francisco

GEORGE W. DORNIN, Manager

JOHN C. DORNIN, Asst. Manager

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER GEO. C. CODDING L. B. ROGERS J. E. CRANDALL C. H. ANDERSON
FRANK H. YOUNG H. K. NOURSE

Many a bride who thinks she will soon own her own automobile is often

satisfied with a vacuum cleaner. — Cottrell's Magazine.

The "Home Life"

The fifty-sixth annual statement of the Home Life Insurance Company, of which George E. Ide is President, presents a record of substantial benefits to its policyholders during the year and a solid growth in financial strength.

Assets increased to \$32,029,439.71 after paying to policyholders \$3,447,381, including dividends of

\$602,271

The insurance in force was increased by \$4,766,740, and is now

\$125,660,173

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital,	- - - - -	\$1,000,000.00
Surplus to Policyholders,	- - - - -	1,263,340.00
Assets,	- - - - -	4,195,444.00

DIXWELL DAVENPORT, Manager

Metropolitan Department,
San Francisco National Bank Bldg., 454 California Street, San Francisco

FIELD REPRESENTATIVES :

E. W. HALL, Northern California,
500 Syndicate Bldg., Oakland, Cal.

Wm. M. STODGHILL, Southern California,
211 W. I. Hollingsworth Bldg., Los Angeles, Cal.

HENRY G. GREEN, Oregon, British Columbia and
Western Washington, 722 White Bldg., Seattle

WM. P. CASSELL, Idaho, Montana and Eastern
Washington, 1331 Old Nat'l Bank Bldg. Spokane, Wn.

FIRE

According to Meyer H. Wolff, district supervisor of the Coeur d'Alene national forest, the records show that from 55 to 50 percent of the forest fires in that region are due to lightning.

**Supply Company
Has Second Loss**

San Francisco, July. — Lodgers at the Maritime hotel, 177 Steuart street, fled when fire broke out on the first floor of the building occupied as ware-rooms by the Marshall-Newell Supply Company. Loss to the building and contents consisting largely of hardware and machinery is estimated at \$2,000. On June 12 a fire in the main offices of the same company, across the street at No. 144, did several thousand dollars worth of damage. Most of the stock that was saved was then transferred to the warerooms that took fire last evening. Spontaneous combustion probable cause.

S. A. Rothermel, for some years secretary of the late Traders of Chicago, died recently in Los Angeles.

James W. Going, of the late lamented Shawnee, of Topeka, is now one of the chosen people who direct the Associated Industries Fire Ins. Co. of Chicago, which writes special hazards and has no agents.

LIFE

Vice Pres. E. L. Dobbins of the Mutual Benefit is dead, aged 78, after forty-five years with the company.

The limit of one-fifth is now attached to Western Union policies on the lives of soldiers outside of bounds. Policies in force are not affected.

Applications for \$833,000 insurance were received at the home office of Western Union Life during the first 21 days of June, as follows: Washington, \$395,000; Idaho, \$121,000; Montana, \$120,500; Oregon, \$78,000; California, \$54,000; Utah, \$45,500; Wyoming, \$19,000.

**NORTHERN
LIFE**

INSURANCE CO.

HOME OFFICE
NORTHERN LIFE BLDG
SEATTLE
U. S. A.

PROGRESS

(Since 1906)

	ADMITTED ASSETS	INSURANCE IN FORCE
1907	\$179,177.00	\$1,804,500.00
1909	\$267,521.00	\$3,375,875 00
1911	\$428,508.00	\$6,662,257.00
1913	\$680,063.00	\$8,640,266.00
1915	\$1,182,546.00	\$10,639,196.00

Better Policies —
Better Business —

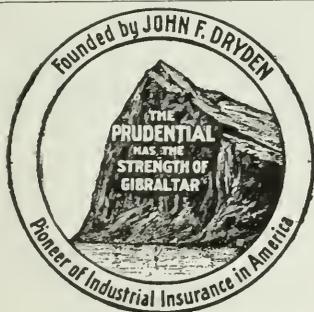
Satisfied Patrons
Gratified Agencies

WRITE US



**BANKERS LIFE LEADERS LEAVE
FOR 1,000 ISLANDS SOON**

BANKERS LIFE COMPANY DES MOINES, IOWA



PRUDENTIAL DAY
The National Pay-Day

means a check for the family on the first of every week or month, through a Prudential Weekly or Monthly Income Policy.

Prudential agents are finding these among the most interesting propositions in Life Insurance.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

FORREST F. DRYDEN, President.

Home Office, NEWARK, N. J.

Incorporated Under the Laws of the State of New Jersey

FIRE

San Francisco, July 3. — For the second time in two days fire of alleged incendiary origin broke out in the plant of the Loop Lumber Company, Sixteenth and Georgia streets. A

number of oil-soaked rags were found between two piles of lumber by a policeman, who scattered the flames. The damage was nominal. Friday night a fire was discovered before it did damage to the same lumber plant.

GENERAL

The city of San Diego has recently taken steps to rid itself of the European house sparrow, better known as "English" sparrow. The job of destroying the sparrows inside the city limits was given to one man. During the first month he handed over to the police department 323 dead sparrows, a large number considering the scarcity of the bird in San Diego. For these he received five cents a piece. Later when the sparrows became more difficult to obtain he was awarded ten cents a piece. From last reports the sparrows are well under control.

The Casualty Co. of A. is refinancing.

Reports from England indicate that the mortality increase to life insurance companies and societies as a result of the war is 14 per cent. There is about \$6,000,000,000 of life insurance in force. In normal times the death claims amount to \$200,000,000. In 1915 the increase due to the war was \$28,000,000. The larger amount of claims will not affect the valuation surplus or shake the financial standing of the companies.

Automobile licenses in California have passed 200,000.

Riders on the front seat seem more unlucky in automobile accidents.

THE FIDELITY & CASUALTY CO. OF NEW YORK

92 Liberty Street, New York, N. Y.

ANNUAL STATEMENT, DECEMBER 31, 1915

Assets	\$12,726,400 64
Liabilities	8,576,859 03
Capital	1,000,000 00
Surplus over all liabilities	3,149,541 61
Losses Paid to December 31, 1915	52,159,863 76

This company issues contracts as follows :

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage and Collision), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

Pacific Coast Department: { California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange, San Francisco. Washington and Oregon—SEELEY & CO., 111 S. 10th St., Tacoma; Coleman Bldg, Seattle; Board of Trade Bldg, Portland.

THE LONDON ASSURANCE CORPORATION
OF LONDON

Cash Assets, \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS — C. W. ROHRER, Los Angeles, Cal.; ROD E. SMITH, Portland, Oregon; T. S. HEATH, Denver; J. E. JOHNSON, Spokane; P. R. WEINMANN, B. L. PENFIELD, San Francisco. PERCY J. PERRY, Seattle.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

Pacific Branch—Southeast corner Sansome and Pine Sts., San Francisco

“FIFTIETH ANNIVERSARY YEAR IN THE UNITED STATES.”

ONE HUNDRED AND SIX YEARS OLD

North British & Mercantile

Insurance Company

Pacific Department of the United States Branch, 76 William St., New York City

ASSETS OF THE UNITED STATES BRANCH
(which are but a small part of total fire assets of the Company) **\$8,926,952.00**

E. G. RICHARDS, Manager

W. S. BERDAN, Deputy Asst. Manager

GEORGE M. WARD, Resident Sec'y Local Dept.

234 Pine Street, San Francisco, California.

FIELD REPRESENTATIVES:

E. J. Young, 201 American Bank Bldg., Seattle; P. W. Gedney, 504 Empire State Bldg., Spokane, Wash.;
E. C. Willey, 1645 Tremont St., Denver, Colo.; C. Harris, 515 Title Ins. Bldg., Los Angeles; H. E. Smith,
24 Henry Bldg., Portland, Or.; G. W. Dearborn, F. J. Schoeneman, C. F. Milliman, San Francisco.

AGENTS WANTED

Every Company that advertises wants Permanent Agents. Have you any business? Are you about to change companies? Are you newly engaged in Insurance? Do you intend to go into the business?

THEN

Hustle! Get busy! Write to our Advertisers. Don't be verbose nor uncertain. Don't write from Los Angeles or Portland or Seattle and ask some big company, Are you represented here? Of course the company is represented there. Probably it is represented everywhere. But it may be contemplating a change, or its present agent may be flirting with the special of another company.

It Will Do No Harm

to get on the waiting list. It is legitimate for you to write modestly, "Consider me an applicant if you want another agent here." "I control \$—— in premiums." "My business is chiefly ——." "I want a company, and if you are unrepresented in this town or contemplate a change of representation let me submit particulars to you."

If you can write some life or accident business on the side or exclusively, the live companies which advertise are

Looking For You

They will give you the glad hand and the warm eye They will pay you a handsome commission, too.

Scottish Union and National

Insurance Company
Of Great Britain.

Organized 1824,

**FIRE - LIGHTNING - TORNADO
AUTOMOBILE - SPRINKLER LEAKAGE**

**North American Branch:
Hartford, Conn.**

**JAMES H. BREWSTER
MANAGER.**

FIELD REPRESENTATIVES:

FRED W. GASTON, Tacoma, Wash.,
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,
706 Gas and Electric Bldg., Denver, Colo.,
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, Realty Building,
Spokane, Wash.,
Montana and Idaho

H. W. FORES, San Francisco, Cal.,
General Agent, California, Nevada, Arizona.

**SAN FRANCISCO OFFICE:
420 Montgomery Street**

Twelfth Edition— **PACIFIC FIRE MANUAL** — *Twelfth Edition*

WITH COLORED DIAGRAMS WITH REVISED FIGURES

\$12 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE

MUTUAL FIRE LEAFLETS INSERTED

Single Copies, \$1.25

For Sale by Coast Review

122 Halleck St., San Francisco

BUSINESS

The British banks whose accounts are summarized in the London Economist enjoyed a better profit-earning year last year than in 1914, their experience in this respect being the opposite of that of the Canadian banks. Profits of the English banks for 1915 are reported as £9,828,732 against £9,120,656 in the preceding year; the Scottish banks' profits are given

as £1,937,952 against £1,907,072 and those of the Irish banks as £1,225,926 compared with £1,104,836. In each case, there was an increase over 1914, the advance in two instances out of the three being of a substantial character. The 1915 profits of the Canadian banks were approximately \$16,120,000, against \$18,024,174, there having thus been a substantial falling-off in 1915. —The Chronicle, Montreal.

W. R. BROCK, President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO.

OF TORONTO (INCORPORATED 1851)

United States Assets	\$2,578,165.00
Liabilities in United States	1,524,276.00

Surplus **\$1,076,347.75**

PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO

MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$20,000,000.00.

Svea Insurance Co.
of Gothenburg

Agricultural Insurance Co.
of Watertown, N. Y.

Globe & Rutgers Fire Ins. Co.
of New York, N. Y.

Hamilton Fire Insurance Co.
of New York, N. Y.

Globe Underwriters Agency
of New York, N. Y.

First National Fire Insurance Co.
of Washington, D. C.

Sea Insurance Co., Ltd.
of Liverpool, Eng.

22,000 EDITION

It Is for All Local Agents

12th EDITION

Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.25

Recommended by General, Special
and Local Agents

For Sale by the Coast Review

EDWARD BROWN & SONS

GENERAL AGENTS

202 - 204 Sansome St., SAN FRANCISCO

LIFE

**A Costly
Selling System**

One of the biggest life-insurance companies observes, in its annual report: "It is not necessary to urge the benefits—indeed, the necessity—of life insurance. These are universally conceded; yet practically every man defers applying for insurance until persuaded to act by the importunities of the insurance agent. Experience of a hundred and fifty years has demonstrated that the business of insuring lives cannot be conducted successfully without life-insurance agents."

As the company points out, concerns that have attempted to insure lives without employing agents have done a comparatively restricted business. That is because the public has become habituated to the custom of selling life insurance through agents.

The American public will spend pretty nearly as much for automobiles this year as for life insurance. Yet comparatively few automobiles are sold because of the personal importunities of agents. About nine times out of ten the buyer approaches the agent, instead of waiting for the agent to approach him. That is because a different and, on the whole, a superior selling custom has been established.

Except for the small number who possess fortunes, there is quite as much reason for buying life insurance as for buying fire insurance. But very little fire insurance is sold through the personal importunity of agents. Almost always the buyer seeks the agent. Experience of a hundred and fifty years shows that the custom of selling life in-

surance through personal solicitation has become thoroughly established. It does not show that the custom is inevitable.—Saturday Evening Post.

The month of July promises to be one of the busiest in a long series of very busy months for the busy general agency of busy William Bacon in busy Dallas, Texas. There is a reason. Bacon's busy men are going forth in the by-ways and hedges in July with the fixed purpose of producing a very great volume of business during the month in honor of their much respected leader. Mr. Bacon is very popular among his men and they have named July "William Bacon Month" in his honor. Not a single one of Bacon's men is going to leave a single stone unturned to make July a month of wonderful success in honor of the agency chief. Every man will Shake-a-Speare for him.

The Provident L. & T. has increased its rates at younger ages.

The Manhattan Life will pay no dividends on annual dividend policies for the year ending April 30, 1917. Holders of deferred dividend policies will be paid as last year.

The Robertson law of Texas, requiring the investment of a part of the legal reserve in Texas, will be voted on by the people at the primaries. The Texas life companies favor the retention of the law, lest the return of the Eastern cos. put them out of business.

Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$35,000,000.00

A Successful Record of Nearly Two Hundred Years.

Losses Paid During That Time Exceed

\$230,000,000.00

United States Branch, 92 William St., New York City

R. D. HARVEY, United States Mgr.

LAWRENCE F. LAMPING, State Agent

For Oregon, Washington and Northern Idaho

310 BURKE BUILDING, SEATTLE

CANTON

Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital paid up (Gold)	- - -	\$ 250,000 00
Cash Assets (Gold)	- - -	3,353,190 12
Net Surplus (Gold)	- - -	2,359,803 17
Bonds on deposit in the U. S.	-	399,500 00

The above Company conducts
a general Marine Insurance
business.

PARROTT & CO., General Agents

Since January, 1882

J. J. THEOBALD, Manager

320 California Street, San Francisco

[Babcock Building]

PHŒNIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

W. IRVING

General Agent for Pacific Coast

E. C. F. KNOWLES

Assistant General Agent

343 SANSOME STREET

Security Building
(Entrance on Halleck Street)

San Francisco

The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building

33 Broad St., Boston

SAMUEL APPLETON, U. S. Manager

Accident Policies

Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employes. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.

CHAS. J. OKELL & CO.

General Agents, - - San Francisco, Cal.

Royal Insurance Building

MARINE

At pier 40 of San Francisco harbor the str. Beaver had a fire between decks. Much water was pumped into the hold to extinguish the blaze in the cargo.

Portland, June 25.—While on the trip up the Willamette river to Corvallis the river steamer Grahamona of the Oregon City Transportation Company struck a snag and sank in a few feet of water on Gray Eagle bar, ten miles above Salem early today. The vessel was reported to be resting on an even keel and with the exception of the hole punched in her hull below the boilers, is unhurt.

London.—War insurance rates have not been affected by the North Sea combat.

In Macbeth & Co. against J. King, an underwriter at Lloyd's, in respect of a policy of insurance on the s. s. Membland. The short point, but, as counsel said, an important one, is whether the onus is on the underwriters to prove that the ship was sunk by perils other than insured against. The Membland sailed from Hull for the Tyne, and passed down the Humber in charge of a river pilot to Spurn Head, where she was handed over to a North Sea pilot. Nothing was ever heard of the Membland after the pilot left, and no wreckage was ever found. The Membland was insured for 12 months on a "free of capture or seizure" clause. Plaintiff company contended that the vessel was lost by "perils of the sea" that it had insured against, and therefore the defendant was liable for the proportion of the risk undertaken by him, and that the

onus was on the defendant to show that the loss was not caused by an ordinary peril of the sea. His Lordship (King's Bench Div.) gave judgment for the defendant. The defense which the underwriters on the policy set up was that in this case the Membland was not lost by perils of the sea, but by one of the causes mentioned in the clause. The defendants said in all probability the vessel was sunk either by torpedo or by striking a mine. There was some difference of opinion between counsel as to what was the effect of the "warranted free of capture and seizure" clause. His Lordship held that the ship was not lost through ordinary perils of the sea.

LIFE

A new company, the Chicago and Northwestern, will specialize on lives of men who never use alcoholic drinks and medicines, nor substitute drugs. Rates will be 10 percent less than the prevailing rates for lives of men who drink and sometimes don't get home till morning.

FIRE

El Paso, June 29.—Two fires in the down town district today, causing a total loss of \$75,000, were attributed to incendiarism. Rumors spread of a plot of Mexicans, but were given no official basis.

Glacier, Wash., June 28.—Half of the business section of this summer resort and outfitting camp in the national forest at the base of Mount Baker was destroyed by fire early today. A hotel, grocery store, a barber shop and the depot of the Bellingham and Northern Railway were burned. The fire started from a heating stove in the lobby of the Mountain View hotel.

ESTABLISHED 1873

Office of Edward E. Potter

General Agent

THE FIRST OFFICE to commence paying losses after the conflagration.
 THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.
 THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.
 THE ONLY OFFICE that did not compel its patrons to go to the expense and trouble of going to Oakland for the adjustment of their claims.
 THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It
It Costs No More**

OLD AND
TRIED

GLENS FALLS INSURANCE COMPANY

Of New York

Incorporated 1849

SURPLUS to Policyholders . . \$5,212,525 00 UNDIVIDED Profits . . . \$2,319,300 00

SECURITY INSURANCE COMPANY

Of New Haven

Incorporated 1841

SURPLUS to Policyholders . \$3,889,296 00 UNDIVIDED Profits . . . \$ 802,506 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

Of Philadelphia

Incorporated 1853

SURPLUS to Policyholders . \$1,893,309 00 UNDIVIDED Profits . . . \$ 432,560 00

FIREMEN'S INSURANCE COMPANY

Of Newark

Incorporated 1855

SURPLUS to Policyholders . . \$6,565,223 00 UNDIVIDED Profits . . . \$2,720,038 00

EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$3,053,576 00 UNDIVIDED Profits . \$811,504 00

GERMAN-AMERICAN INSURANCE COMPANY

Of Pittsburg

Incorporated 1873

SURPLUS to Policyholders . . \$1,080,978 00 UNDIVIDED Profits . . . \$173,718 00

EDWARD E. POTTER, General Agent

W. W. POTTER, Assistant General Agent

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

THE COAST REVIEW

INSURANCE

JULY

In its 45th year

California Slate Quarry Only One West of Pennsylvania

Production of slate is being resumed at the Eureka slate quarry at Slatington, northwest of Placerville in El Dorado county. After an idleness of several years, a small output was made in 1915. The property has recently been taken over by the Sierra Slate Corporation of New York, and will be operated on a large scale. This will be the only quarry producing roofing slate, commercially, west of Pennsylvania. This Eureka roofing slate has been passed upon by the constructing engineers of the United States Government, as one of the three brands acceptable on Federal work, the other two being from Maine and Pennsylvania, respectively.

The new company expects to prepare for market from 1,000 to 3,000 squares per month. A "square" of roofing slate is a sufficient number of pieces of any size to cover 100 square feet of roof, with allowance generally for a three-inch lap. The size of the pieces of slate making up a square ranges from 7x9 inches to 16x24 inches, and the number of pieces in a "square" ranges from 85 to 686; and it is worth \$3.50 to \$10 per square, f. o. b. quarry, depending on quality.

The Ferry building, San Francisco, is roofed with Eureka slate. — Cal. Devel. Board Bulletin.

The Southern Pacific Co. announces that those of its employes who were

members on June 17, 1916, of the National Guard of any state its lines traverse, and who are called out for army service are granted leave of absence with the understanding that they will retain their promotion rights and they can resume their positions with the company when the government relieves them from service. While such employes are serving in the army in response to the call of the government, the company will also allow, until Oct. 1st, to those married, full pay. To those unmarried but with families dependent, three-quarters to full pay. To those unmarried, without dependent families, half pay.

Lafanlivlong

An American visiting London, goaded to desperation by the incessant necessity for tips, finally entered the lavatory of his hotel, only to be faced with a large sign, which read: "Please tip the basin after using."

"No!" said the Yankee, turning on his heel, "I will go dirty first!"—Tit-Bits.

It was a cheap place but we didn't expect the sort of coffee we got. We usually accept our fate, being a pessimist. But this time we roared.

"What was the matter?" asked the chronic optimist when we had escaped from the joint.

"The coffee," we groaned. "Could you drink that coffee?"

"No—I didn't drink it. But I filled my fountain pen with it, and it works fine!"—Cleveland Plain Dealer.

STABILITY AND STRENGTH

RESOURCES OVER \$52,000,000.00

SUN INSURANCE OFFICE

OF LONDON

COLONIAL

FIRE UNDERWRITERS
AGENCY

MECHANICS & TRADERS

OF NEW ORLEANS

NATIONAL

OF HARTFORD

MICHIGAN

FIRE AND MARINE
OF DETROIT

SUN

UNDERWRITERS AGENCY
OF LONDON

PACIFIC DEPARTMENT

WILLARD O. WAYMAN---CARL A. HENRY

JOINT GENERAL AGENTS

FRANK E. STONE

MAXWELL H. THOMSON

ASSISTANT GENERAL AGENTS

Sansome and Sacramento Streets

San Francisco, Calif.

Branch Offices: Los Angeles, Cal., Portland, Ore., Seattle and
Spokane, Wash., and Denver, Colo.

AGENTS WANTED IN EVERY CITY, TOWN AND VILLAGE.

1863

53rd YEAR

1916

FIRE

AUTOMOBILE

MARINE

Organized in 1863

Fireman's Fund

Insurance Company

Incorporated under the Laws of California.

401 California Street - San Francisco, Cal.

Company's Building

Capital, \$1,500,000.00

Assets, \$11,326,205.60

BERNARD FAYMONVILLE

PRESIDENT

J. B. LEVISON

VICE - PRESIDENT

LOUIS WEINMANN

SECRETARY

A. W. FOLLANSBEE, Jr.

MARINE SECRETARY

H. P. BLANCHARD

ASSISTANT SECRETARY

JOHN S. FRENCH,

ASSISTANT SECRETARY

T. M. GARDINER

TREASURER

Central Department

JOHN MARSHALL, Jr., Manager

39 South La Salle St., Chicago, Ill.

Southeastern Department

E. T. GENTRY, Manager

Atlanta, Georgia

Eastern Department

A. K. SIMPSON, Manager

J. W. LITTLE, Ass't Manager

Mason Building

Boston, Mass.

Atlantic Marine Department

FRANZ HERRMANN, Manager

79-85 Wall Street, New York

VOL. 89
NO. 8

AUGUST
1916

SEE PAGE
.....

MAGAZINE EDITION "A"

THE

Coast INSURANCE Review

PROTECTION

An Insurance Journal and Directory
IN ITS FORTY-FIFTH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

INSURANCE PUBLISHING CO., Publishers

Locals Are Bound by General Agents' Contract as to Return Commissions

San Francisco Agency Business Totals

Oregon and Washington Marine Figures

Life Insurance Defamed in This Campaign

Is Foreign Companies Business Affected by the War?

Northern Life's 10th Anniversary Celebration

American Life Insurance Summary

More Criticism of Life Company's Huge Stock Dividend

Munitions Explosion and Fire Losses

North British U. S. Branch Celebrates Its 50th Year

San Francisco Suit Against 93 Companies

Want Uncle Sam to Medically Examine Everybody

Pacific Coast Casualty Is Assailed

Idaho Penalty Law Is Unconstitutional

S. F. Inspection Bureau Will Be Continued

Sample Irish Life Insurance Criticism

Life Policy Issued in Califor. Is Governed by Law of Insurer's State

Circulating Extensively in all the States and Territories of the Pacific West

PRICE 25 CENTS
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in South America, Japan, China and Australasia

The Great Fire Insurance Company of the World

ASSETS IN UNITED STATES, - \$14,814,383.94

LIVERPOOL & LONDON & GLOBE
INSURANCE CO., LTD.

NEW YORK OFFICE, 80 WILLIAM STREET.
 HENRY W. EATON, Manager
 GEORGE W. HOYT, Deputy Manager
 HUGH R. LOUDON, Associate Deputy Manager
 J. B. KREMER, Assistant Deputy Manager
 T. A. WEED, Agency Superintendent

NEW ENGLAND STATES, NEW YORK, NEW JERSEY, PENNSYLVANIA, MARYLAND, DELAWARE, DISTRICT OF COLUMBIA, VIRGINIA, WEST VIRGINIA, NORTH CAROLINA, SOUTH CAROLINA, OHIO, INDIANA, KENTUCKY, TENNESSEE.

NEW ORLEANS OFFICE, COR. CARONDELET & COMMON STS.
 CLARENCE F. LOW, Manager
 J. G. PEPPER, Asst. Mgr.
 R. H. COLCOCK, Jr., Deputy Asst. Mgr.

SAN FRANCISCO OFFICE, 444 CALIFORNIA ST.
 R. P. FABJ, Manager
 THOS. H. ANDERSON, Ass't Manager

CALIFORNIA, NEVADA, ALASKA, OREGON, WASHINGTON, ARIZONA, IDAHO, ALABAMA, OKLAHOMA, FLORIDA, ARKANSAS, TEXAS, GEORGIA.

CHICAGO OFFICE, INSURANCE EXCHANGE.
 ILLINOIS, MICHIGAN, IOWA, WISCONSIN, MINNESOTA, MISSOURI, KANSAS, NEBRASKA, COLORADO, N. DAKOTA, S. DAKOTA, MONTANA, UTAH, WYOMING, NEW MEXICO.
 W. S. WARREN, Manager
 R. H. PURCELL, Deputy Asst. Mgr.

Established 1836

Entered U. S.

The statement of the condition of the United States Branch on the 1st of January, 1916, in accordance with the laws of the State of New York, is as follows:

Assets	\$14,814,383.94
Liabilities	9,972,496.75
Surplus	\$ 4,841,887.19

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire) . . .	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116
 And INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1915, \$8,957,563.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$147,000,000. This large sum, in conjunction with the growth of the Company's business, increases the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT ESTABLISHED 1852
 In Company's New Building
 444 California St., San Francisco

ROBERT P. FABJ, Manager
 THOS. H. ANDERSON, Asst.

Special Agents:

R. G. BRUSH R. H. ROUNTREE HARRISON HOUSEWORTH LOGAN B. CHAN
 GEORGE F. GUERRAZ CHESTER S. MYRICK F. E. ATKINS GEO.



CONFLAGRATION-PROOF INSURANCE

TOTAL ASSETS OVER \$40,000,000.00

LOSSES PAID TO DATE

OVER

\$177,000,000.00

PAID SAN FRANCISCO

CONFLAGRATION

\$6,000,000.00



GEO. H. TYSON GENERAL AGENT.
HERBERT FOLGER, ASST. GENL. AGENT

SAN FRANCISCO.

FIRE INSURANCE — RENTS — PROFITS, USE AND OCCUPANCY —
AUTOMOBILE — TOURIST FLOATER — MAIL PACKAGE —
SPRINKLER LEAKAGE

AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE



Representing

The Mutual Life Insurance Company

of New York

You will make money.

The great strength, big dividends and incomparable benefits of the "*oldest company in America*" mean certain success for you.

For Terms to Producing Agents. Address

GEORGE T. DEXTER, 2d Vice-President

34 NASSAU STREET, NEW YORK, N. Y.

GENERAL

The Policyholder Bears Insurance Tax Burden

The Insurance commissioner of Texas recently said:

"No burden can be placed on an insurance company that does not fall with double force on the policyholders. Several of our statutory insurance laws, including the valued policy law and the technicality law, strike the innocent bystanders—the people. They [these laws] are in part responsible for the high loss ratio and the high premium rate. They place a premium upon arson and should be repealed. The honest insured is the one who bears the burden and he should fight for their repeal."

Lawyers are unknown in the greater part of China, and those who aid prisoners in any way are ranked with a disreputable class never allowed in court.

Nye used to tell this story of the late Myron W. Reed of Denver: Reed was a bright and original preacher and many curious people came to hear him. Once a man from the Gunnison country arrived at his church rather late Sunday morning while Reed was making a low but earnest prayer.

"Louder," yelled the late comer.

Mr. Reed ceased his prayer for a moment, looked at the gentleman from over the range, and said:

"My friend, I wasn't speaking to you; I was addressing God."

INCORPORATED 1861

The California Insurance Co.

Cash Capital, \$400,000 00
Net Surplus, 232,067 00
Total Assets, 1,064,323 00

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

HOME OFFICE: Company's Building, 550-558 Sacramento St.
SAN FRANCISCO, CAL.

Special Agents and Adjusters

H. C. R. BUSWELL, Superintendent of Agencies

A. N. LINDSAY, Seattle, Washington; H. DUKINFIELD, Los Angeles, California;
 R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;
 JOHN M. CLAYTON, B. A. SIFFORD, San Francisco

Paid \$2,557,000 in San Francisco conflagration without discount or compromise,
and at the rate of "Dollar for Dollar."

LONDON & LANCASHIRE

FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

New York Department
 57 and 59 William Street
 A. G. McILWAINE, Jr.,
 Manager



Western Department
 39 So. La Salle St., Chicago
 CHARLES E. DOX,
 Manager

Pacific Department: 332 Pine Street, San Francisco, Cal.

SAM B. STOY, Manager

GEO. ORMOND SMITH, AGENCY SUPT. San Francisco W. B. HOPKINS, LOCAL SECY.

J. P. YATES, AGENCY SUPT., Los Angeles, Cal.

SPECIAL AGENTS

George T. Richmond San Francisco	G. L. Goodell Portland
W. W. Gilmore Sacramento	David H. Parry Seattle
J. P. Hague Los Angeles	Henry A. Morison Spokane
N. Gardner Denver	

WILLIAM M. KLINGER, General Agent, AUTOMOBILE DEPARTMENT

Build Your Own Business



under our direct general agency contract. Our Policies provide for:
**DOUBLE INDEMNITY,
 DISABILITY BENEFITS,
 REDUCING PREMIUMS.**

See the new Low Rates.

JOHN F. ROCHE, Vice-President

The Manhattan Life

Insurance Co. Organized 1850

66 Broadway, New York

A Large Initial Commission

To You or Your Clerk or to
Anybody You Recommend

4

CANVASSING ROUND TOWN

Among Insurance Men for Subscrip-
tions to The Coast Review or for
Purchases of Books. Why
not Make

9

Dollars

In a few hours of Pleasant Interviews?
Sample Copies of Literature Sent
to You or to Addressees

Portland, Or., has a "grabateria" grocery, where the buyer helps himself and pays at the cashier's desk. There are no clerks and no deliveries, and no credit. It is possible thereby to make a saving of 10 to 15 percent, the saving in overhead expenses.

FIRE

San Francisco has a strict "safe and sane" make no noise and burn no powder Fourth of July law, but the last celebration was a hurrah-boys affair, with 57 fires, or more than in ten preceding July 4ths. The boys crossed the city line into Daly City and bought armfuls of the deadly tiny red firecracker which makes a terrific noise when exploded under a teacup. The boys found safety by exploding them, not in the streets but in dirty backyards and basements, where fires are easily started.

In dealing with the BROKER, it treats him the same as an insured, and, although the company delivers the policy to the broker, it does so in good faith, with the understanding that the premium will be paid. The broker's failure to turn over the premium to the company permits the company to treat the policy in the same way as in the case where it deals directly with the insurer, and there is a failure to pay the premium. — Ins. Supt. Phillipps, N. Y.

Elected Vice President

Otto E. Schaefer, who has been with the Westchester since a boy twenty-seven years ago, has been promoted from the secretaryship to the vice presidency of the company.

Eleven Left 120,000 Hanging There

Eleven Pennsylvania mutuals lived high. Now they have gone by and left \$120,000 unpaid loss claims hanging up in the receiver's office.



**THE
PENNSYLVANIA**

FIRE INSURANCE COMPANY

of Philadelphia

Assets Jan. 1, 1916, \$8,251,407.44

Surplus to Policyholders

Jan. 1, 1916, 3,202,659.92

One of the Oldest and Strongest Fire Insurance Offices
in the United States

Pacific Coast Department:

244 Pine Street, - SAN FRANCISCO

R. W. OSBORN, Manager

S. P. MESICK, Superintendent of Agencies

F. J. AGNEW, " " "

SPECIAL AGENTS: A. C. McConnell C. V. McCarthy F. A. Lathrop

The
**Metropolitan
Life
Insurance Company**

Pacific Coast Head Office

Metropolitan Life Building

Pine and Stockton Sts.

SAN FRANCISCO

LIFE

Western Union Life of Spokane, Wash., has designated August as "Loyalty Month," in honor of R. L. Rutter, president of the company. Three hundred representatives in California, Oregon, Washington, Idaho, Montana, Utah, Wyoming and South Dakota will participate in the production. For four months in succession this company has broken all former records for the production of issued business. Now comes the real test: No cash or other prizes, bonuses or inducements of any kind will be offered for production during the month of August.

The Equitable Life was obliged to foreclose a \$1,575,000 mortgage on 7 Wall street, New York City.

The Continental (Fire) Insurance Co.

Largest Capital and Largest Policyholders' Surplus

Home Office
80 Maiden Lane, New York

Western Office
332 So. La Salle Street, Chicago

Fidelity-Phenix Fire Insurance Co.

A Strong American Company backed by Strong American Assets

Home Office
80 Maiden Lane, New York

Western Office
137 So. La Salle Street, Chicago

American Eagle Fire Insurance Co.

*Its Management is a Warranty of Prompt and Equitable
Settlement of Every Honest Claim*

80 Maiden Lane, New York

FIRE, Automobile, Rents, Tornado, Tourists' Baggage, Use and Occupancy, Sprinkler Leakage, PROFITS

HENRY EVANS, President

*Union Assurance
Society Limited*

OF LONDON



Founded in 1714

*Law Union & Rock
Insurance Company, Ltd.*

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

HARRY H. SMITH, Manager

EDW. M. BRODENSTEIN, Branch Sec'y

J. PERCY CARROLL, Supt. of Agencies

SPECIAL AGENTS: F. A. Stahl, San Francisco; F. F. Richards, Los Angeles; W. J. Kulp, Denver; M. B. Boothby, Portland

THE COAST REVIEW

INSURANCE

AUGUST

In its 45th year

CHIPS

—Accident Items

Los Angeles, July 23. — “Thank - you-marm’s” to protect railway grade crossings are now a reality, for Fulton Lane, president of the Los Angeles Board of Public Utilities, and the man whose appointment to fill the next vacancy on the State Railroad Commission is being urged in southern California, is now leading the grade crossing protection movement in Los Angeles county, in an effort to cut down the 4,900 grade crossing deaths reported each year to the Interstate Commerce Commission. In an effort to co-operate with the State Railroad Commission in the protection of dangerous crossings, Lane has instructed the board of public works of Los Angeles to place a “thank-you-marm” at the crossing of the Pacific Electric four track line and Mission Road on the busiest boulevard between Los Angeles and Pasadena. A bump will be constructed fifty feet on each side of the railway tracks to force automobiles to slow down to 8 miles an hour in running over this dangerous crossing.

—Answers

I. M. A.—The Nevada Fire has only \$100,000 capital and is therefore restricted to Nevada. Its assets are \$152,662; net surplus \$38,465; premium income, \$11,811. No doubt it fills a long-felt want.

D. A. H.—Your lawyer can procure for you any copy desired of the Reporters quoted in our Best Digest. There is an agency for their legal journals in San Francisco.

T. H. F.—The Detroit National, according to Best’s Reports, began with stock at \$100 a share, and \$25 a share charged for organization expenses. The stock was sold by a Delaware concern. Stock ownership (now \$50 a share) is widely scattered. In the Middle West is a Bureau company, on the Coast (Cal. and Colo.), a Board. Has

been writing for three years only. Loss from underwriting last year, \$27,466. Capital with surplus is \$473,832. Has paid one dividend (\$8,909) to stockholders.

—Fires

Oakland, July 21.—The police are investigating a fire which destroyed the home of Samuel Rosenberg at 3525 Douglass street last night at 8:30. Boys say Rosenberg left the house a short time before the flames were seen, and Mrs. Rosenberg with her baby left an hour before.

Seattle.—Last week fire damaged the Juanita Bottling Works warehouse, 1525 Ninth avenue. Several wagons were a total loss. Boys have been breaking into this warehouse and probably started the fire.

Porterville, Cal., July 22.—The I. W. W. agitators here are believed responsible for the burning of a carload of magnesite here. The owners had recently discharged their I. W. W. miners.

—Incendiary

Redding, July 25.—Fires, probably incendiary, destroyed the buildings of the Mammoth mines near Kennett.

—Surety

The Review of New York calls attention to the fact that of the original twenty-two surety writers only eight survive. The gross limits on a single bond accepted by the federal government are less today than in 1906.

—Casualty

Last week 260 accidents were reported to the Washington state industrial commission. Sawmill, 73; logging, 38; railroad, 21; paper mill, 22; machine shop, 10; etc.

—Life

J. B. Harper and A. F. Smith are on the Bankers Life’s San Francisco honor roll.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital
\$5,000,000.00

Net Surplus
\$7,584,515.59
Surplus as to
Policyholders
\$12,584,515.59



Cash Assets Now
\$24,730,602.67

Losses Paid
in
97 Years
\$150,705,780.00

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

W. H. BREEDING, General Agent

E. S. LIVINGSTON, G. E. TOWNSEND, Asst. General Agents

Main Office, 301 California Street
SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS

J. A. MURPHY, General Adjuster

H. F. MILLS JOHN P. BREEDEN GEO. F. ROBERTS FRED H. RHOADS H. E. O'BRIEN
J. A. GALLAGHER G. S. MARINER E. V. CULVER

This Company has absolutely NO connection with any other corporation bearing the name AETNA)

HARTFORD FIRE

Insurance Company

Chartered 1810

FIRE, MARINE AND AUTOMOBILE INSURANCE



Assets, January 1, 1916, \$28,277,827 42

Surplus to Policyholders, 10,050,972 90

DIXWELL HEWITT, General Agent

ADAM GILLILAND, Assistant General Agent

430 California Street, SAN FRANCISCO

CITY AND MARINE DEPARTMENT

441 CALIFORNIA ST.

SPECIAL AGENTS AND ADJUSTERS

GEO. E. DEVINE, Sup't of Agencies, San Francisco

J. J. DENNIS, Portland, Ore.
MILTON E. SPAULDING, San Francisco, Cal.
ROBERT E. DOLLARD, San Francisco, Cal.
E. J. FITZGERALD, San Francisco, Cal.
L. H. EARLE, San Francisco, Cal.

C. E. MILLER, Salt Lake City, Utah
NEIL STEWART, Spokane, Wash.
P. H. GRIFFITH, Los Angeles, Cal.
ERNEST E. PRICE, Los Angeles, Cal.

AUGUST, 1916

The Coast Review

INSURANCE

Subscription, \$3 a Year

In the 45th Year

Foreign, \$3.50

Volume 89

San Francisco, California, U. S. A.

Number eight

Entered at San Francisco Postoffice as second-class mail matter

THE MONTH

The huge stock dividend of the Union Central Life continues to be the subject of independent criticism.

The explosion of munitions and the burning of cars and barges, near the New Jersey shore, resulted in \$20,000,000 losses. The liability of fire, marine and plate glass insurers is still under consideration.

The business of San Francisco fire agencies for five years, with totals and percentages, is presented in this issue. Rolla V. Watt with over \$9,000,000 premium total leads in income, with Wayman & Henry as a close second.

A candidate for the Presidency visited the Pacific Coast, on a speaking tour.

Chico, Cal., has disclosed poor fire protection.

Idaho's law imposing penalties for taking out insurance in unauthorized companies has been declared unconstitutional.

Striking union men at Seattle threw dynamite bombs on a wharf and also tried to start fires with phosphorus.

Our Legal Department is up to the usual good standard.

Farm risks along the Mexican border have become extra hazardous.

We conclude the publication of Fire Business by States—in the advertising section.

Life insurance companies are taking counsel as to war risks. An extra premium will be charged.

New York windows, principally plate glass, were broken to the total damage of a million dollars, by the munitions explosion. The insurance was \$200,000. The policy wording casts doubt as to liability—but if the glass insurers do not pay, nobody will pay; but there will be ——— to pay with the plate glass business.

THE LAW --- RECENT RULINGS

Fire Insurance In Supreme Courts

IOWA

E. H. Emery & Co. v. American Ins. Co.,
158 N. W. Rep. 748, Aug. 11, 1916

Parol Evidence—

Talk With Defendant's Agent

In an action on a policy of fire insurance, although as a general rule, in the absence of fraud, evidence of previous parol agreement is not admissible to vary the terms of a written agreement including a contract of insurance as expressed in the policy, evidence that plaintiff told defendant's agent that he was taking out the policy to cover an ice cream business, and that when his policies on a fruit and vegetable business were written he was not engaged in the ice cream business and did not own any of the property described in the policy sued on, was competent as an exception that the court may read the policy in the same light as the parties did and as tending to explain ambiguity in the language and identify the subject-matter of the various policies.

Parol evidence is competent to show as a matter of fact that, at the time other policies on plaintiff's fruit and vegetable business were written, he was not engaged in the ice cream business.

"Ejusdem Generis"—

"Other Merchandise"

Under the doctrine of ejusdem generis, that general words used in a contract after specific terms are limited to things of like kind and nature with those specified, in a policy of fire insurance on "stock of fruit and vegetables, * * * and all other merchandise," "all other merchandise" had reference to the same kind of merchandise, and did not cover a loss of ice cream.

Construction of Contract as a Whole—

"Other Furniture and Fixtures"

In a policy of fire insurance on "furniture and fixtures to include shelving, partitions, furniture, iron safes, stationery, gas and electric light fixtures, stoves, scales, tools,

and all other furniture and fixtures," the term "furniture and fixtures" would not include ice cream freezers and testers forming a distinctive department installed subsequent to the policy, although considered as fixtures, since the rule of ejusdem generis must yield to the rule that a contract must be construed as a whole.

"Other Apparatus and Merchandise"

In a policy on ice cream machines and carriers, the subsequent general words, "all other apparatus and merchandise herein not mentioned used in the manufacture of ice cream" not being limited to the previous specific terms, dealing with the same subject, cover ice cream freezers and testers.

Concurrent Insurance

Policies upon a general stock of fruits, vegetables, furniture, and fixtures, do not cover a subsequently acquired ice cream department, being property concededly not of a like kind or description, and are not concurrent insurance, and the doctrine of shifting risk, that a policy on constantly changing stock covers that which is in hand at the time of the loss, does not apply.

Defendant's claim was that at the time of the fire the other policies, or eleven of them, upon the property involved in the fire, were, as they claim, a portion of the property covered by defendant's policy, and that it was only liable for the first item in the account, \$281.70, and that it was alone liable for that amount, and admitted that as to the second item of \$69 it was liable for \$47.56 thereof, and claimed that the Providence company should have been held for the remainder of \$21.44. Of the other two items in the account, to-wit, ice cream containers, \$175.92, and stock of ice cream, \$181.91, it admitted liability in the sum of \$29.68, and claimed that the eleven companies, before referred to were liable for the balance of these two items, making a total sum for which defendant admitted it was liable of \$358.94.—158 N. W. R. 748.

**Where Adjoining Wall Fell—
Suit—Subrogation**

An insured whose property was destroyed by the alleged negligence of a third party in constructing a wall which fell upon it by any recovery against such third party would diminish his loss pro tanto, as against the insurer.—*Etna Ins. Co. v. Hann*, 72 So. 48.

Insured receiving the amount of loss would hold his claim against the third party liable therefor for the insurer, and might sue therefor in his own name for the insurer's use, or the insurer might sue in its name for its own use.

Before subrogation could be decreed in favor of an insurer as against one primarily liable for the loss, the insurer must have paid the insured his loss according to his policy.—*Id.*

Proofs of Loss—

Waiver by Adjuster

If insurer, after being furnished imperfect proof of loss, resists payment on sole ground that insured was not owner, he waives further proof of loss, notwithstanding non-waiver agreement preserving rights of parties pending adjustment.

If adjuster makes up proof of loss from data furnished by insured, which includes itemized list of goods saved, with value of each item, and makes no demand for appraisal, he waives provision therefor.—*Houseman v. Globe & Rutgers Fire Ins. Co.*, 89 S. E. 269.

Incumbrances—Title—

Option—Foreclosure by Insured

A policy, not mentioning incumbrances, but providing for fee-simple ownership, is not breached by existence of mortgage liens.

Where there is no mention of incumbrances, a policy provision of "unconditional and sole ownership" of a building is not breached by existence of incumbrances.

A policy is not avoided by lack of title of insured where a sheriff's deed of the property to another is not effective and is a mere cloud on insured's title.

A tenant's going into possession of premises insured by his landlord does not breach

a policy provision against "change of possession."

The giving of a mere option, not exercised, on insured property does not breach a policy provision against "change in interest or title."

Foreclosure by insured himself of mortgage he has bought in on insured property in order to perfect title does not avoid a policy under provision against "foreclosure proceedings."—*Terminal Ice & Power Co. v. American Fire Ins. Co.*, 187 S. W. 564.

Mortgagor and Mortgagee—

Additional Insurance

If both mortgagor and mortgagee of real estate have separate insurance upon their respective interests, then neither policy can be said to be "additional insurance" with respect to other policy, since the terms "additional insurance" and "other insurance," as used in policies providing a forfeiture, means the same insurable interest in the property.—*Hackett v. Cash*, 72 So. 52.

Where a fire policy permitted \$1,000 additional insurance, it did not refer to a policy to which insured was not a party, and which he knew nothing about but meant subsequent insurance.—*Id.*

Forfeiture—Denial of Liability

Failure to Cancel

A provision of a fire policy that it should be void on foreclosure of a mortgage on the property held waived by failure of the company to cancel the policy after knowledge of foreclosure sale.

An insurance company by denying liability on one ground of forfeiture alone waived all other grounds of forfeiture or breaches of the conditions of policy.—*Fidelity-Phoenix Fire Ins. Co. v. Ray*, 72 So. 98.

Rent Policy—

Second Fire—Limit

Where a policy insuring rent provided for payment of loss not exceeding one-twelfth of the amount insured for any one month and a fire loss was adjusted and paid at an amount equal to one-half the policy,

and where a second fire resulted in further loss, held that the policy was in force at time of second fire at one-half the amount thereof, and that the monthly payments on the second loss were limited to one-twelfth of that amount, not one-twelfth of the original insurance. — *Van Nest v. Citizens' Ins. Co.*, 158 N. W. 725. Aug. 4, 1916.

—
**Forfeiture—After Fire—
 Unearned Premiums**

Failure of insurer after a fire to return premium, or the unearned portion thereof, in accordance with provisions of policy providing for return in case policy should become void, is evidence of waiver of forfeiture. — *Spence v. Phoenix Assur. Co.*, 89 S. E. 319.

—
**Clause Not
 Applicable to a Building**

A clause requiring the insured to include in his proof of loss a complete inventory of quantity, cost, cash value, and amount claimed on each article held inapplicable to damage to a building, and errors or omissions in attempting such statement con-

stitute no bar to recovery. — *Wieman v. National Ben Franklin Fire Ins. Co.*, 159 N. Y. S. 698. July 17, 1916.

—
**Local Agent May Waive,
 And by Parol**

A local agent of a fire company, authorized to solicit insurance, deliver policies, and collect premiums, may waive conditions and forfeitures in the policy regardless of authority conferred by insurer, unless insured knows of such limitations. — *New Jersey Fire Ins. Co. v. Baird*, 187 S. W. 356.

—
**Removing Goods—Instructions—
 Notice—Jury**

In an action upon fire insurance policy, defense being incendiarism, refusal of plaintiff's instructions that she had the right to remove goods from her house without notice to the company, so long as the hazard was not increased thereby, is not error, since the jury could regard removal on the origin of the fire. — *Chunn v. London & Lancashire Fire Ins. Co.*, 187 S. W. 307. Aug. 2, 1916.

Life Insurance In Supreme Courts

**Loan Agreement—
 Statute—Foreclosure**

An insurer is held as a trustee to fairly and properly treat the assured.

A provision in a loan agreement between an insurer and the insured that on the death of the insured the amount due on the obligation should be deducted from the amount of the policy meant that, if the insured died when the policy was in force and his indebtedness was unpaid, it should be deducted from the amount payable under the policy.

A provision in a loan agreement that upon default the pledge of the policy should be foreclosed by satisfying the indebtedness out of its reserve, and the balance, if any, paid to the insured in cash or applied to purchase extended insurance, is not inconsistent with sound public policy, or violative of the constitutional rights of the insured.

The equitable value of a life insurance policy constitutes its "reserve fund."

Under policy of life insurance and loan agreement, held that, though insurer applied so much of statute, then in force, but not binding upon it, as authorized deduction of one-fourth of reserve, it was not bound to apply the other part thereof, forbidding deduction of a loan from reserve before three-fourths of reserve was applied to purchase extended insurance. — *Ruane v. Manhattan Life Ins. Co.*, 186 S. W. 1188.

—
**Agent No Longer
 Entitled to Renewal Premiums**

Where a contract of agency for sale of insurance, providing for payment of commissions and renewal commissions as long as contract was in force, was terminated by act of the parties in accordance with its provisions, agent was not entitled to commi-

sions on renewal premiums received after date of termination of his agency.—*Security Life Ins. Co. v. McCray*, 186 S. W. 819.

Action 14 Years After Lapse

Action on life policy 14 years after lapse in payment of premiums and 3 years after death of insured for paid-up insurance is barred by 2-year prescription under Act. No. 68 of 1906 for actions on forfeited policies.—*Watson v. Mutual Life Ins. Co. of New York*, 72 So. 189.

Trustee of a Bankrupt Not Entitled to Cash Surrenders

Under Bankr. Act, § 70a, and Park's Ann. Code Ga., held, that the trustee of a Georgia bankrupt was not entitled to the cash surrender value of policies on the life of the bankrupt payable to the bankrupt's wife, though designation had not in all cases been assented to by the insurers, and the policies reserved the right to change beneficiaries.—*In re Cohen*, 230 F. 733.

Bankrupt's Policy Surrender Value

The trustee in bankruptcy cannot compel the surrender of an insurance policy on the life of the bankrupt, which had a cash value, but which he testified was the property of his wife, who was sole beneficiary, and who paid the premiums, even though the bankrupt had power to change the beneficiary.—*In re Arkin*, 231 F. 947.

Miscellaneous Insurance In Supreme Courts

Delay In Giving Notice No Bar to Recovery

Employer's delay from April 18 to June 17 in giving notice to its insurer of its injured employee's suit held not to bar its recovery on its liability policy.

Lumber company, being without knowledge, was under no duty to report to its insurer an injury to its employee, in accordance with a clause of its liability policy requiring that upon occurrence of an accident assured should give immediate written

Accepted 6 Months After—Premium Payment by Agent

An insured cannot, after receiving a life policy, delay acceptance for nearly six months, and then, by writing "Accepted" on the face of the policy, place it into effect, thus delaying time for payment of subsequent premiums.

Where policy provided it should not go into effect until payment of the first premium, payment of premium by agent did not render it effective.—*Lyke v. American Nat. Assur. Co.*, 187 S. W. 265.

Reducing Amount Of Paid-Up Insurance

In a paid-up policy loan note, an agreement that on non-payment the amount of paid-up insurance guaranteed should be reduced in the same proportion as the debt bore to the cash surrender value is valid and in harmony with the policy indicated by Rev. St. 1911, art. 4741.—*Hartford Life Ins. Co. v. Benson*, 187 S. W. 351.

Assignment to Wife— Her Death—Transfer of Title

Unconditional assignment of life policy divests insured of all title to policy and vests beneficial interest therein in assignee.

Where insured assigns life policy to his wife, her death does not restore title to insured, and alteration in assignment by striking out her name, substituting the words "my wife," does not transfer title to proceeds to second wife.—*Devin v. Connecticut Mutual Life Ins. Co.*, 158 P. 435.

notice.—*Employers' Liability Assur. Corp. v. Jones County Lumber Co.*, 72 So. 152.

Evidence of Probable Felonious Abstraction

In action upon a burglary insurance policy in which liability depended upon proof of "felonious abstraction," evidence that rings were placed in a hotel room in a box which two persons were authorized to open and that neither took them, but they were missing, showed a probable "felonious ab-

straction."—*Stich v. Fidelity & Deposit Co.*, 159 N. Y. S. 712.

Immediate Notice—

But After Learning of Accident

Where indemnity policy is conditioned that insured give immediate notice of any accident to defendant and like notice of any claim on its account, such condition means that insured shall give immediate notice after he has learned of the accident, or could have learned, had he exercised reasonable diligence.—*Christatos v. New England Casualty Co.*, 159 N. Y. S. 700.

Where, despite reasonable care, storekeeper carrying indemnity insurance fails to acquire knowledge of an accident until after a lapse of time, but, upon its acquisition, he promptly notifies the insurer, he complies with his policy obligation to give immediate notice.

Counsel Fee

Not a Surety Expense

Surety company held unable, in action to recover second installment of premium of bond, to recover counsel fee paid by it in action for first installment; fee not being expense arising "by reason of such suretyship" within the contract.—*National Surety Co. v. Brechard*, 160 N. Y. S. 77.

Entitled to Indemnity

For Total and Partial Disability

Where accident policy provided for indemnity for total and partial disability and for indemnity for specific total losses, insured, who suffered loss of hand, was entitled to indemnity for total and partial disability, where it exceeded indemnity for loss of hand.—*Lemaitre v. National Casualty Co.*, 186 S. W. 964.

Insurer Liable—

Price Was Lessened by Judgment

Though judgment recovered by injured servant against trustee in bankruptcy was actually paid by purchaser from trustee in bankruptcy of the bankrupt's property, the trustee suffered a loss diminishing the amount of the purchase price, and so in-

surer was liable.—*Georgia Casualty Co. v. Bowron*, 233 F. 89. August 10.

Surgeons Should Better

Cut Off the Whole Hand

Where an accident policy provides an indemnity for loss of either hand by complete severance at or above the wrist, insured cannot recover, where he lost most of his hand, but a small portion, which was of practically no use, remained below the wrist.—*Continental Casualty Co. v. Bows*, 72 So. 278. August 12, 1916.

In this case the left thumb was all that was left of the hand. Judgment of the lower court was for plaintiff. Upper court ruled it "must be reversed," as policy did not say loss of use of the hand, but COMPLETE severance.

The amount sued for was only \$500.

Is it not possible, without any serious losses, to amend the policy form and cover the complete loss of use of unamputated part of hand?

Schedule Bond

A Separate Bond as to Each

Bond, indemnifying bank against dishonesty of 18 employees named in schedule attached, held, in legal effect, a separate bond as to each employee, so that bank could not recover for loss which must have been caused by one of three employees, particular dishonest employee not being determined.—*American Sav. Bank & Trust Co. v. National Surety Co.*, 157 P. 877.

Witness Who

Was Not an Eye-Witness

A witness, though she saw deceased almost immediately before and after the shot, held not an eye-witness within an accident policy declaring there should be no recovery for injuries caused by discharge of firearms unless accidental discharge be established by an eye-witness.—*Lundberg v. Interstate Business Men's Acc. Ass'n*, 156 N. W. 482.

Seven state insurance departments are examining the Union Central Life, with powerful glasses. But through which end?

INSURANCE OF ALL KINDS

Glens Falls Sparkling Spray

The charge of arson was quite decidedly proved and the prisoner's counsel in commencing his plea asked the court to give him all the time needed for such an important defense. "Certainly," said the judge, "for the longer you talk the longer your client will be kept out of prison."

It is not often that an incendiary is caught in his own trap. A gasoline explosion occurred in Chardon, O., resulting in a fire with considerable damage. The explosion was in a Polish tailor's shop and the tailor was found dead in his room. He was fully dressed, evidently ready to leave town; but whatever means he had planned to start the fire, it accidentally operated too quickly for his escape. He had his fire insurance policy in his pocket—\$800 on about \$100 worth of tailor-shop odds and ends!

"In China," said the absent-minded missionary, "human life is considered of such slight value that if a wealthy Chinaman is condemned to death, he can easily hire another to suffer the penalty for him, and many poor fellows make their living as substitutes in such cases."

Never kick a live wire when it's down.

A large claim for fire damage to a "Painting by Titian" was mightily reduced when it was proved to be only a copy—a repetition of Titian.

They were very happy that evening, sitting very close together in the garden summer house, when he remarked, "What a pity it is that happiness can't be insured!" With a closer snuggle, she replied, "Mine is—in your company," and he approved the risk.

Rockefeller's son, when a lad and interested in Shakespeare, asked his father what kind of a "tide" was meant in the sentence: "There is a tide in the affairs of men, which taken at its flood leads on to fortune." "Tied down to business, my son," was John D.'s quick and characteristic interpretation.

"It seems," says a thinking insurance

man, "that children have less respect for their parents than when I was a child, and I wonder if it's because they are less dutiful or more discerning."

A clock is wound up to keep it going; a business is wound up to make it stop.

Agents should bear in mind that the correct form of loss payable clause is as follows: "Subject to the terms and conditions of this policy, loss, if any, is payable to . . . , mortgagee, as his interest may appear."

If the interest is other than as mortgagee, mention what the interest is.

The first nine words of the above form are often omitted, but they are important and should be used always.

Some find it very hard to be poor, while others find it the easiest thing in the world.

British Columbia Population Loss

The great war, and business conditions, and "modified single tax" laws, and the discontinuance of railway work, and "general depression," have very seriously reduced, temporarily, the population of British Columbia. Young men who enlisted for the war number more than 22,000 who have gone to the front "somewhere in France" or at Salonica. Many of their families have followed. Many aliens have departed. Altogether the number of people who have left the province since the outbreak of the war two years ago is said, by a public official, to be not less than 100,000 out of the total 500,000 population.

California July Bank Clearings

	1916	1915
San Francisco	\$277,981,616	\$226,800,957
Los Angeles	100,528,932	92,315,114
Oakland	18,344,500	14,778,996
Sacramento	10,094,546	8,318,752
San Diego	9,056,234	8,510,771
Fresno	4,397,394	3,446,166
Stockton	5,519,390	3,893,707
San Jose	3,427,054	2,836,657
Pasadena	3,801,489	3,872,116
Bakersfield	1,811,896	1,740,092
Santa Rosa	967,300	905,495
Long Beach	2,516,526	2,229,092

Pennsylvania Fire Insurance Company of Philadelphia

When the Pennsylvania was organized, in 1825, John Adams and Thomas Jefferson were still living. Our readers will recall the fact that both statesmen died on the same day, on July 4. The company is therefore not far from its centennial—only nine years.

It is a conservative, well managed company. When the staggering losses of 1906 occurred, the Pennsylvania issued 3,500 new shares of capital at \$400 a share. This increased the funds \$1,400,000. The capital was increased from \$400,000 to \$750,000, and \$1,050,000 was added to the surplus. The company went right along paying its San Francisco losses as fast as adjusted. It made a good record in this and in previous great fires.

The condition of the company is excellent. It has over 8¼ millions of assets and nearly 3¼ millions surplus as to policyholders. Its annual income averages 4 millions. Income yearly exceeds its expenditures. The reinsurance reserve is larger than the premium income.

On the Pacific Coast Manager Osborn writes an average of \$340,000 premiums yearly, with a moderate loss ratio.

Bombing

An attempt was made to kill, with dynamite, J. M. Jarvis, a timber inspector, at his home at 911 West Sixtieth street, Seattle, August 2. The back part of the house was damaged by the time explosion. Jarvis, the only person in the house, was uninjured. The dynamiters came and went in an automobile. Jarvis suspects discharged workmen.

Abraham M. Liebling of Chicago testified that he had paid Fred Mader of the electrical workers' union \$125 before he could get plate glass put in his windows. Mader was convicted and sentenced to three years' imprisonment for extortion. Immediately Mr. Liebling was deluged with threatening letters and anonymous telephone calls warning him he would suffer for his testimony. Last week his newspaper office was wrecked by two bombs at an early hour, and his

sleeping children were thrown from their beds by the explosions.

Seattle, Aug. 17.—The police declared late today that the explosion on pier D of the Pacific Coast Steamship Company was a deliberate attempt to kill twenty-six non-union workers. They said their investigation showed that twenty-five sticks of dynamite were placed under the flooring of the dock.

Fidelity & Casualty Co. Now a 13-Millionaire

The semi-annual statement of the Fidelity & Casualty Co. of New York, of June 30, shows the possession of \$13,129,602 assets. This is a gain of \$403,198 in six months. Over \$2,000,000 in losses were paid in the half-year, bringing the total up to past \$54,000,000.

This is a specially good company for an agent to represent. There is over \$3,000,000 net surplus, and over twenty kinds of risks are covered.

Clayton, N. M., Water Supply

The authorities have ordered the city water tank, weighing 20 tons, to be raised 45 feet, to improve the pressure and get lower insurance rates. A series of wells are to be sunk. The first contract was let for \$5.75 a foot for the first 300 feet, with an increase of 50 cents a foot for each succeeding 100 feet, until a depth of 1,000 feet is reached. The bore begins with 16-inch and decreases to 8-inch.

Writing Explosion Insurance

The Insurance Company of North America now writes explosion insurance.

Hay and Grain Incendiary Fires in Imperial Valley

Fire underwriters are canceling policies on hay and grain risks in Imperial Valley, Cal., because of the recent extraordinary number of incendiary burnings of this class of farm property. Prices for both hay and grain are good.

GENERAL

Policy Issued in California But Governed by Law of New York

In *Flittner v. Equitable Life Assurance Society* the supreme court of California recently ruled that where a contract of insurance was made in California, but the policy provided that the payment of the benefits should be at the insurer's home office in New York, and that the premiums should also be payable there, and also provided that premiums might be paid to any agent or agency cashier of the insurer upon delivery of a receipt signed by an executive officer, but nowhere provided that agents authorized to receive premiums should be appointed or maintained in California, the contract was to be performed in New York, and was governed by the law of that state. 157 P. Rep. 630, June 19.

Plaintiff, a minor, on disaffirmance of the contract, could maintain an action to recover the premiums paid. The Equitable refused to return the premiums paid. The law of New York specifically says a minor is not competent to contract for insurance.

Packing-House Issues Clean-Up Circular

As a good example which might well be followed by many other business concerns, we quote the following letter, issued during the month of June by the superintendent of the Arlington Heights Fruit Company at Riverside, Cal., to the various division managers of the company:

"This is the season of the year when the insurance companies call our particular attention to the fact that the dry season is upon us, and that grass fires are liable to occur, which may endanger buildings, and they suggest that everything be checked over and all rubbish and grasses cleaned away from the buildings.

"Then again the Fourth of July is near at hand, and as in the past, the company prohibits the use of fireworks around the different camps.

"It is hardly necessary to call your attention to these facts, but these few lines will

HAVE YOU
ever noticed how near
LUCK
is to
PLUCK ?
If you have
PLUCK
you certainly have
LUCK—
for, as you know, there is
"LUCK" in "PLUCK"

meet the requests of the various insurance companies, and I know that you will look at it in the same light. On the Fourth of July it has been the custom to keep a man around the packing-houses all day, as they are not working, and I suppose there is always someone around the different camps on that day, although the Fourth of July is generally considered a holiday."

Marine figures this year are showing handsome profits on war business.

Private mailing cards not conforming to post card regulations are 1st class if written and 3d class if printed.

It always pays to advertise if the advertiser says the right and true thing in the right place at the right time.

Jack Gillies, who with others depleted the Washington state compensation fund, apparently found his political pull could keep him out of the penitentiary. He escaped from jail, took to cover, and no trace of him has been found.

Germany. — Hine's big sausage factory burned last week, with very heavy losses.

Metropolitan Life Origins Briefly Told

The old National Life Insurance Company of New York, with which my connection was first made in May, 1866, was the direct successor of the National Union Life and Limb Insurance Company, which subsequently changed its name to the National Life and Travelers Insurance Company. The managers of the National Life and Travelers Insurance Company in 1866 formed a separate company, called the National Travelers Insurance Company, which was to take over the accident business of the National Life and Travelers Insurance Company, and this company subsequently changed its name to the Metropolitan Life. So, I am able to trace my connection with the Metropolitan back to May, 1866. Part of the joy of my life is to look back upon the early struggles of the Metropolitan and to trace the various periods in its existence with all the doubts and fears of those closely associated with its history. When, in 1879, groping in the dark for light to guide its pathway, Industrial insurance seemed to open up an untried yet somewhat promising field, the lead was followed with characteristic vigor and enormous expense. It is impossible at this late day to adequately describe the despondent feeling which pervaded the atmosphere as the surplus (never large) diminished year by year, until it almost reached the vanishing point. It is likewise impossible to describe the pleasure experienced in the year 1886, when for the first time in seven years, the light began to dawn and the prospect of success assumed a golden hue. From that year on, its growth and prosperity have been marvelous, and it stands today the most wonderful institution of its kind in the whole wide world. The very bigness of the institution, namely, with 16,000,000 policies in force, calling for more than \$3,000,000,000 of insurance, with assets of over \$550,000,000, carries with it a sober responsibility, which we are pleased to observe, is one of the keynotes in all of the convention addresses of our worthy vice-president.—Actu-

ary James M. Craig, at a dinner on the fiftieth anniversary of his connection with the Metropolitan Life Insurance Company.

Life Insurance Defamed In This Presidential Campaign

One of the candidates for the presidency is receiving the usual publicity preparation in the columns of the linotype and boilerplate press. Here is an early sample:

“Probably no one single investigation ever produced such far-reaching results as the insurance probe. It drove Henry Hazen Hyde, chief owner of the Equitable Life Assurance Society, into exile in Europe and its president, John H. Alexander, into oblivion. It drove McCall into his grave. It exiled Richard H. McCurdy. It exposed Andrew Hamilton, the insurance lobbyist. It exposed the graft in the printing contracts manipulated by “Andy” Field. It broke up the insurance lobby at Albany. It stopped the practice of great corporations making gifts of money to political campaign funds. It stopped the jugglery of trust funds between insurance companies and banks.

“Charles Evans Hughes is the man responsible for stopping this crookedness. Even the gas and insurance crowds admitted that.”

The plain facts are that a quarrel for control of the Equitable brought out the facts and resulted in a legislative committee investigation of New York life insurance. Mr. Hughes was the directing and probing counsel. Gage Tarbell and James Hyde were the men who gave Mr. Hughes his opportunity. We are told that an actuary was the man who prepared the principal questions. The payment, since, of several millions for the controlling \$51,000 of the capital stock of the Equitable has never been investigated. President Alexander, “driven into oblivion,” died the other day, leaving a small estate, nearly all life insurance.

The trouble with the Equitable was largely personal. Its underwriting faults were those of greed for business, common to all the large life companies. It was deemed necessary to limit the volume of all com-

panies' new business by law, to protect the older policyholders whose funds were used in the purchase of new business.

Virtually all the statements in the above quotation are untrue. But they are samples of the misrepresentations, defaming life insurance, which politicians will give wide circulation from now to November.

Burglary Insurance In Great Britain

One of the earliest types provided that to be burglary within the terms of the policy there must be forcible or violent entry. That was a very excellent provision, but undoubtedly it did create some hardship. There was a notable case which first went to arbitration, subsequently to the divisional court and then to the court of appeals, which held that there was not a burglary within the terms of the policy. It was a case where obviously the depredaters had let themselves into the premises with a false or skeleton key, and there was no actual evidence of forcible or violent entry. Within the terms of the policy the decisions were strictly accurate and the case was not taken to the House of Lords. On the face of it, however, it was a great hardship to the trader, because one knew perfectly well that there was a vast number of cases where entrance was similarly effected and not by forcible or violent entry. Those words were accordingly dropped and the policy was made to cover "loss or damage by burglary or theft." Later on there came further revisions. Even the words "burglary" and "theft" did not cover every kind of depredation, and the word "larceny" crept in, so that they now had the form reading "burglary and/or housebreaking, with or without violence, or larceny." That burglary must occur after 8:00 o'clock in the evening and not after 8:00 o'clock in the morning, whilst housebreaking was from 8:00 o'clock in the morning till 8:00 o'clock at night, were elementary matters with which they were quite familiar.—F. Beaumont Price in *Post Magazine*.

115, Coal Mine Fatalities in the United States, 1870-1914. If interested, write at once for a copy, giving number and title.

Forest Insurance in Europe

The Sampo Mutual has, for the most part, in organizing its department of forest insurance, modeled itself upon German example. This company accepts insurance of:

1. Young forest stands and trees of small size not exceeding 5 metres in height and m. 0.125 in diameter;

2. Forest stands which have reached a workable age;

3. The felled wood still lying on the site where felled (timber, poles, wood fuel, etc.).

The insurance may likewise, for stands below the age of fifteen years, include the costs of organization of the plants intended to replace those destroyed by fire.

In Norway, where forest insurance has been practiced since 1911, it extends to root stocks and surface cover. In Finland there has been, up to now, some hesitancy as to making this extension, owing to the well-known difficulties of assessing the damage. On the other hand, while the Norwegian company does not insure trees which have reached a workable age, the Sampo, as we have seen, does carry on this insurance.

As a general rule the insured must include in his contract the whole of the forest domain of any property. Nevertheless, certain exceptions, amounting to up to 50 per cent of the total area, may be made with the consent of the board of the company.

The company in case of fire only makes good three-fourths of the loss, whatever the amount of the risk covered, and the insured is prohibited from entering into a new contract to cover the balance of the risk. It is thought in this way to induce the owners of forests to take all necessary measures to prevent the outbreak of fire, or at any rate to hinder its spread.

The company makes good all damage due to a fire, either directly or indirectly, as a result of the steps taken with a view to extinction of the fire. The root stocks and soil cover are not included in the insurance, and the expenses incurred by the insured in ex-

tinguishing the fire are not refunded. Excluded likewise are risks of war or riot, and earthquake. The disturbance of organization is also not included.

As the risks vary from year to year, the contracts can not be made for less than five years, except the accessory contracts relating to the felled crops left lying on their site (timber, poles, wood fuel, etc.).—Translated from Italian Magazine by the Economic World of New York.

Cotton Stored In the Streets of Augusta

The Augusta, Ga., conflagration was mainly due to wooden houses with wooden shingles. But—

“When the inflammable nature of cotton is considered its storage inside the mercantile district (even in old-fashioned brick warehouses without fire walls) contributes a sufficient menace to the heart of the city, but the storage of cotton in Augusta was largely in the open street. At times of congestion practically all the streets northeast of Broad street from Sixth to Tenth streets are so choked with cotton bales that vehicles can scarcely pass. At the time of the fire this condition existed on Reynolds street from Seventh almost to Ninth and about one-third the loss in cotton was here. These conditions have thus been permitted to exist in the heart of the city, daily and nightly exposing the mercantile district, in violation of an ordinance prohibiting it. Every season the fire department has been compelled to maintain a patrol to keep open a path for its engines and to prevent hydrants being blocked by cotton bales. Cotton has been stored in the streets even when the warehouses were vacant. This amazing practice, in a city in which the conflagration hazard was and is yet so great, bewilders the sense like the spectacle of a mother storing gasoline and matches under the cradle of her child.

“In the early stages of this fire cotton in the streets at once ignited from sparks and prevented the firemen from connecting to adjacent hydrants, thus hampering their work and feeding the conflagration. Nu-

merous special bulletins emphasizing this extreme hazard had been issued by the South-Eastern Underwriters' Association prior to this fire.”

The above is from the report made by the National Fire Prevention Association.

Would Your Argument Persuade You to Insure?

Would you buy life insurance of any man if the matter were put before you as you are laying it before this prospect? Is there anything besides mere froth in what you are saying? Is the real kernel the grain of wisdom there or is it all chaff which “the wind driveth away?”

As in every other relation in life you've got to put yourself in the other fellow's place to be able to see and to know. You've got to look at the subject from his side of the fence. Could you yourself be convinced by what you are saying? Could you be won to see the wisdom and advisability of putting money, perhaps quite a sum of money, into life insurance by the line of talk you are giving? Is it convincing, is there reason in it, is it compelling, does it all mean something, or is it just talk?

If you are talking to your man about policy reserves and loading, if you are giving him percentages, if you are talking about the mortality rate and the ratio of death compared to the amount of insurance in force, then you are talking to the wind. You are not talking to the heart of a man.

This information may all be very valuable, very necessary to the actuarial department of the life insurance company—but it isn't vital to this man at this time. It has nothing to do with securing applications for life insurance. The vital, living motive is not there. Not one man in a thousand knows or cares what the mortality rate is of any life insurance company, what he wants to know is—and what you must make him want to know—what sort of policy you have that will fit his case and what it will do for him and his family. Rates naturally interest him since they are necessary and he must decide how many thousand he can carry but all the rest of this is so

much surplus information to him at this time and if you are trying to sell life insurance by stuffing your head full of figures and reeling them off for the benefit of your prospect, Don't. Forget it.—The Security Agent.

Fraternal Seek Authority To Insure Little Children

The movement to secure for fraternal societies the right to insure the children of members is the most constructive measure calling for the support of the fraternal system. With such a right, great fields for accomplishment would be opened, not only in bringing children into the organization, but in educating them in fraternal ideals and making them consistent, militant fraternalists of the future. The reason that the representative societies do not insure children today is because the laws of the states do not permit the practice. For over a generation the structural part of fraternal benefit societies was patterned after the older social fraternities. First, the idea of admitting women to the lodges was not included in the plans of the leaders. Then the thought was impressed upon them that a fraternal benefit society existed primarily for the protection of the home, and since woman was the most important member in the home, it became proper to admit her. Within the last five years, the belief became general that a society should protect the whole family. This idea was accepted enthusiastically by a few and with not a hostile, but open mind, by others. Today, the principle of whole family protection is almost universally endorsed. Yet the laws correcting the operation of fraternal insurance had been adopted, and they failed to include a provision for the admission of children. The societies want the oversight corrected and demand that a law permitting them to insure juveniles, with proper safeguards and regulations, be placed upon the statutes of every state.—Fraternal Insurance Monitor.

Among the recent leaders of the Pacific Mutual are E. K. Price, Denver; J. E.

Clark, Kingman, Ariz.; J. D. Bright, Silver City, N. M.; T. J. Proctor, Santa Rosa, Cal.; J. D. Adams, Brawley, Cal.; T. A. Waltrip, Los Angeles.

The Agent's Interest And The Company's Are Identical

Sometimes the agent overlooks the fact that his interest and the interests of his company are identical in the securing of business. Cases may arise where, in his anxiety to get his commission, the agent is tempted to place risks with his company which he knows are undesirable in the best interests of the company. This applies to the fire, life and casualty business. There are times when the agent does not appear to realize that he must sooner or later share in the injury resulting from the bad risks he may place with his company.

As one commentator has well put it, as well might a man inject into his veins a poisonous virus, or introduce smallpox into his family for a consideration, and fancy that he was thereby promoting his own interests. The agent is a member of the body of the company, as it were, and if its life currents are poisoned by bad business, he must also suffer proportionately, and if its strength is impaired he is also crippled and his resources to that extent cut off.

As the permanent prosperity of the agent depends to a large extent upon the soundness and prosperity of his company, in omitting to do what he can to protect and safeguard its funds and its business, he is neglecting his own highest financial interests. The agent is often in the best position to protect his company from unjust demands, and if he fails to do so in order to win a little temporary favor, he is adopting a short-sighted policy and one which is bound to react against him in the long run.—Bulletin, Toronto.

Among recent leaders of the Metropolitan Life are Mr. Trevorrow, Medford, Ore.; Mr. Jacobs, Imperial Valley, Cal.; Mr. Martin, Vallejo, Cal.; Mr. MacArthur, Chico, Cal.; Mr. Almy, Riverside, Cal.; Mr. Laurendine, Salem, Ore.

FIRE INSURANCE

Folly of Salvage Plants On the Pacific Coast

You will find in Sexton's "Fire Insurance" (for sale by the Coast Review) the substance of the article on "Climate and Fire Insurance," re-printed in our June number. Mr. Sexton clearly points out the absurdity of salvage plants in a country with a semi-tropical climate like that of this Coast. It is, moreover, certain that nobody can handle a damaged stock to as good advantage as the insured owner can.

Interinsurance Unsafe, Unsound, Unsatisfactory and Costly

I remember an experience I had some years ago with two New York concerns of this nature writing fire insurance. In endeavoring to get a settlement of a certain matter and not agreeing with the action of the attorney or manager, I told him we would begin suit for our rights. He suggested arbitration, remarking, 'This course would save you trouble and expense of bringing numerous actions against the various underwriters for very small amounts,' which meant that we would have to bring between 300 and 400 suits for about \$6 each in very many different places in the United States and scattered from Maine to California. And this was with an inter-insurance concern writing fire only and with losses comparatively few.—Arthur Hawkhurst, Ins. Mgr. Marshall Field & Co.

The American Eagle Fire Semi-Annual Statement

On July 1 the American Eagle had \$2,537,-100 assets, a gain of \$165,197 since January 1. Reinsurance reserve has advanced from \$116,905 to \$259,358, indicating a large increase of business. The net surplus is \$1,121,195, a gain.

Any company can write business at cut rates. And excess commissions are cut rates.

Last year 300,000 acres of national forest land were burned, in this country.

Foreign Companies American Business Is Affected by the War

In this country there is some discrimination against foreign fire companies. Competing local agents may have something to do with this preference for American companies, but there seems to be, independently of suggestion, some "selection against" the foreign companies from a groundless suspicion that the great war may affect their loss-paying ability, either by their extraordinary losses at home or by the decline in the value of their securities.

In 1914 the United States branches of foreign companies wrote \$106,658,983 premiums. This was a gain of \$11,155,291. But the American companies gained only about a million. It will hardly be said that there was any prejudice against American companies.

Last year the foreign companies gained only some \$40,000 in premiums written, while the American companies gained some \$16,000,000. In 1913 the latter companies gained \$9,000,000 and the foreign companies over \$5,000,000.

But will anyone say there was a discrimination against the American companies in 1914? If there was none, need we feel entirely certain that there was a discrimination against foreign companies last year?

Continental Ins. Co. 127th Semi-Annual Statement

Assets on July 1st, \$31,989,862, a gain of \$1,130,705; unearned premium reserve, \$10,125,272, a gain of \$312,941; policyholders' surplus, \$20,436,806, a gain of \$816,728.

Fidelity-Phenix Fire's Semi-Annual Figures

Assets on July 1st, \$18,228,827, a gain of \$582,490; unearned premiums, \$8,241,725, a gain of \$352,399; surplus to policyholders, \$8,685,436, a gain.

Don't retain any agents or policyholders who are members of the anarchistic I. W. W.

Foreign Companies' Percentage Of American Business About the Same Now as It Was 20 Years Ago

Of the \$349,647,279 joint stock American premiums in 1915, the United States branches of foreign companies wrote \$106,698,995, or some 31 percent of the total. Their loss ratio was 55 percent.

Of the \$124,472,845 joint stock American premiums in 1895, the foreign companies received \$41,490,805, or some 33 percent of the total.

The proportion of American business written by the branches of foreign companies last year was therefore nearly the same as it was twenty years ago. A difference of about 1 percent is the result of the relatively small proportion of marine business written by foreign fire companies.

Part I F. & M. New York Insurance Report

We are always specially glad to receive and review this leading insurance report of the world.

Superintendent Phillips hopes to be able to recommend soon the adoption of a new standard policy form to take the place of the form adopted in 1886.

The Report is dated June 5, 1916.

The number of New York joint stock companies is now 43, a gain of 2. The number of other-state companies is 91, the same as last year.

There are 48 mutuals in New York, only 3 of which have their domicile in that state.

There are 2 New York marine companies, 2 from other states, and 28 from abroad—the same as last year.

Marine insurance in force in this country \$162,500,000. Premiums increased near \$10,000,000.

Fire companies' premiums (including fire-marine) increased \$16,000,000. Foreign companies (60, a gain of 1), increased only \$40,000. The total fire premiums were \$321,536,624; the total premiums derived from marine and inland business were \$28,110,553.

The fire loss ratio was nearly 54 percent.

The marine-inland loss ratio was 46.4 percent.

The Insurance Company of North America leads in marine-inland premiums; the Fireman's Fund is second, the St. Paul is third, the Aetna is fourth.

It was a pretty good year for the companies, and the favorable marine experience, after all, contributed little to the good turnover.

Olympia, Wash. — Ins. Com. Fishback sends out three timely circulars. One calls the attention of companies and agents to the necessity of a strict observance of the advisory rates of the surveying and rating bureau, as adopted by them. Particular attention is called to the bureau's (grain) circular No. 132 of May 31. Another is addressed to country home owners, and the third is helping words for the reduction of the excessive fire waste in Washington.

The People's National remains in California as a non-boarder with Jas. F. Cobb as its new agent.

The Pacific States Fire, which lost a great deal of money, has cast overboard its president, F. E. Beach. We have never thought the Pacific States had the ghost of a chance to succeed. The hopeful stockholders will try to get their money back under a new management.

Employees of the Board of Fire Underwriters, of San Francisco, raised a special fund for the immediate relief of the widow and babies of George G. Lawlor, a former fellow employee. Lawlor had recently been out of employment and carried no insurance.

Oakland, July 30.—A man, whose identity the police refuse to divulge, is being held incommunicado in the city prison tonight, following what is believed to be an incendiary fire, which started in the basement of an apartment house at 1932 Telegraph avenue. The suspected man is said to be a former tenant of the apartment house.

California Insurance Federation is to have a Long head.

Ridgefield, Wash.—The local fire department has been reorganized.

—
A man is interpreted by his work.

SAN FRANCISCO DEPARTMENT FIRE BUSINESS By Companies, Agencies and Departments.

(This Compilation is original with the Coast Review.)

WHERE THE COMPANIES WRITE.

The figures in this compilation of Coast business by agencies and departments, written in San Francisco, represent the business of states and territories (as per numbers), as follows:

- | | |
|----------------|-----------------------|
| 1. CALIFORNIA, | 10. COLORADO, |
| 2. OREGON. | 11. NEW MEXICO |
| 3. WASHINGTON, | 12. HAWAII, |
| 4. IDAHO, | 13. ALASKA, |
| 5. MONTANA, | 14. BRITISH COLUMBIA, |
| 6. UTAH, | 15. PHILIPPINES, |
| 7. NEVADA, | 16. MEXICO, |
| 8. ARIZONA, | 17. ALBERTA, |
| 9. WYOMING. | 18. SASKATCHEWAN. |

Companies and Agencies	San Fran Prem's	—Coast— Prem's Rec'd	Losses Incur'd	Ratio Percen
1 Fireman's Fund—Louis Weinmann, Sec.				
1 1915	\$97,466	\$1,405,543	\$788,479	56.1
1 1914	97,254	1,255,982	627,795	49.9
1 1913	88,132	1,443,028	720,566	49.9
1 1912	98,564	1,364,514	717,463	52.5
1 1911	128,106	1,512,633	682,689	45.1
	\$509,522	\$6,981,700	\$3,536,992	50.6
Writes in 1 to 14 inclusive and 16, 17, 18. Also in Texas and Arkansas.				
2 California—Geo. W. Brooks, Sec.				
2 1915	71,285	446,673	220,477	49.3
2 1914	86,339	471,730	218,807	46.3
2 1913	61,985	472,112	188,445	40.0
2 1912	89,392	486,112	151,185	31.1
2 1911	109,643	488,921	131,906	26.9
	\$418,644	\$2,365,548	\$910,820	37.6
Writes in 1 to 18 inclusive, excepting 11 and 16.				
3 Vulcan Fire—A. Hodgkinson, Sec.				
3 1915	8,472	103,452	55,839	53.9
3 1914	5,054	88,218	43,532	49.2
3 1913	4,508	73,489	24,552	33.4
1912	4,801	34,787	1,144	3.8
	\$22,835	\$299,946	\$125,067	41.7
Writes in 1 to 10 inclusive, in 12 and 14.				
4 Capital—J. F. Landis, Sec.				
4 1915	7,933	68,414	42,614	62.2
4 1914	7,758	56,325	45,971	81.6
4 1913	3,205	28,522	11,700	41.5
4 1912 . . . . .	. . . . .	14,367	749	5.0
	\$18,896	\$167,628	\$101,034	60.1
Writes in 1 to 14 inclusive, and 16 and 17.				

SAN FRANCISCO AND GENERAL AGENCIES DEPARTMENTS.

Companies and Agencies	San Fran. Prem's	—Coast— Prem's Rec'd	Losses Incur'd	Ratio Percent
1 Rolla V. Watt—Royal, Queen.				
1 1915	\$181,998	\$1,745,731	\$932,602	53.4
1 1914	191,930	1,773,776	867,556	48.0
2 1913	176,761	1,726,972	982,178	56.8
1 1912	270,914	1,843,366	746,774	40.5
1 1911	330,138	1,936,003	716,976	37.0
	\$1,177,441	\$9,025,848	\$4,246,086	47.0
Write in 1 to 8 inclusive and 11, 12 and 13.				
2 Wayman & Henry—Sun, National, Michigan F. & M., Colonial, Mechanics & Traders, Patriotic Assurance				
2 1915	156,279	1,641,077	717,854	43.7
2 1914	171,562	1,664,020	806,748	48.4
1 1913	139,981	1,755,655	729,330	41.5
2 1912	193,878	1,806,691	652,904	36.1
1911	240,767	1,894,053	629,883	33.2
	\$902,467	\$8,761,496	\$3,536,719	41.5
Write in 1 to 14 inclusive.				

For individual company 5-years experience, see Coast Review's Pacific Fire Chart, 1916

Companies and Agencies	San		—Coast—		Ratio Percent
	Fran Prem's	Prem's Rec'd	Losses Incur'd		
3 Geo. H. Tyson.—German-American, Phoenix of Hartford, German Alliance, Equitable F. & M., Protector Underw.					
3	1915	114,546	1,401,746	685,958	48.9
4	1914	127,385	1,356,652	671,172	49.4
4	1913	103,746	1,413,371	620,644	37.5
2	1912	139,578	1,431,501	533,977	38.0
3	1911	179,009	1,464,852	568,329	37.3
		\$664,264	\$6,947,241	\$3,109,551	44.7
Write in 1 to 8 inclusive; in 5 Phoenix only. Write also in 12, 13 and 14.					
4 Dixwell Hewitt—Hartford Fire, Sterling Fire.					
4	1915	150,241	1,344,317	727,374	54.1
3	1914	144,799	1,424,275	675,770	47.4
4	1913	122,980	1,354,212	640,777	47.3
3	1912	127,277	1,447,724	598,537	41.2
3	1911	134,217	1,443,366	593,633	41.1
		\$679,514	\$7,013,894	\$3,236,091	46.1
Write in 1 to 8 inclusive, 12, 13 and 14.					
5 W. H. Breeding—Ætna, Ætna Underwriters.					
5	1915	181,261	1,109,714	561,970	50.6
5	1914	193,466	1,088,433	488,288	44.8
5	1913	149,099	1,008,569	411,702	40.9
5	1912	194,127	1,050,609	362,173	34.7
6	1911	229,507	1,072,045	321,121	29.4
		\$947,460	\$5,329,370	\$2,145,254	40.2
Writes in 1 to 8 inclusive, 12, 13, 14, 17, 18.					
6 R. P. Fabj—Liverpool & London & Globe, Ltd., L. L. & G., N. Y.					
6	1915	246,572	945,749	440,324	46.6
6	1914	272,888	911,555	410,475	45.0
7	1913	239,518	861,169	384,981	44.7
6	1912	295,919	962,998	345,685	35.8
7	1911	345,949	1,039,816	348,412	33.5
		\$1,400,846	\$4,721,287	\$1,929,877	40.8
Write in 1, 2, 3, 4, 7, 8 and 13.					
7 Edward Brown & Sons—Svea, Agricultural, Globe & Rutgers, Hamilton Fire, Globe Und. Ag'cy, First Nat'l.					
7	1915	79,232	901,743	466,662	51.7
8	1914	93,563	908,238	461,739	50.8
9	1913	67,674	812,553	403,681	49.8
8	1912	93,591	786,642	361,386	45.6
9	1911	112,346	844,304	320,224	37.9
		\$446,406	\$4,253,480	\$2,013,692	47.3
Write in 1 to 10 inclusive, 12, 13, 14, 16.					
8 A. W. Thornton—London Assurance; London Underwriters.					
8	1915	95,813	849,459	429,325	50.5
10	1914	95,142	829,133	432,126	52.1
10	1913	75,447	794,366	352,426	44.3
10	1912	97,314	745,859	297,008	39.8
	1911	92,445	644,339	241,841	37.5
		\$456,161	\$3,863,156	\$1,752,726	45.1
Writes in 1 to 14 inclusive.					
9 Geo. W. Dornin—Springfield F. & M., Newark Fire.					
9	1915	82,231	834,304	490,415	58.8
9	1914	87,965	836,841	445,393	53.2
8	1913	78,183	825,146	448,319	54.3
9	1912	100,291	769,533	313,309	40.7
11	1911	116,344	708,883	302,230	42.6
		\$465,014	\$3,974,707	\$1,999,666	50.3
Write in 1 to 8 inclusive, 12, 13, 14.					
10 E. T. Niebling—Commercial Union, Lon.; Commercial Union Fire, N. Y., Palatine, London.					
10	1915	81,648	*826,541	472,215	57.1
7	1914	93,912	*908,827	338,493	37.2
15	1913	50,212	559,573	239,094	42.7
14	1912	64,442	629,787	211,534	33.5
15	1911	76,344	634,336	228,851	45.5
		\$366,558	\$3,559,064	\$1,490,187	41.8
Write in 1 to 8 incl., 12 and 13.					

* Including reinsurance of American Central.

Companies and Agencies	San		—Coast—		Ratio Percent
	Fran. Prem's	Prem's Rec'd	Losses Incur'd		
11 W. W. Alverson — N'th River, U. S. Fire, New Bruns. Merchants' N. Y., Williamsburg City, New Jersey					
11 1915	133,493	811,366	375,871	46.3	
15 1914	92,050	660,108	285,252	43.2	
23 1913	47,602	399,036	130,964	32.8	
	\$273,145	\$1,870,510	\$792,087	42.3	
Write in 1, 2, 3, 4, 5, 7, 8, 12, 13.					
12 Sam B. Stoy — London & Lancashire, Orient, Safeguard.					
12 1915	91,796	779,670	413,378	56.8	
12 1914	89,969	727,290	370,624	50.9	
12 1913	67,987	648,214	320,084	49.3	
12 1912	85,676	648,230	215,637	33.2	
12 1911	98,607	667,062	242,062	36.3	
	\$134,035	\$3,470,466	\$1,591,785	45.8	
Write in 1 to 13 inclusive.					
13 Christensen & Goodwin — American Central, St. Paul F. & M., Merc. F. & M. Und., Minnesota Und.					
13 1915	49,956	735,037	486,255	66.1	
11 1914	67,002	772,556	413,581	53.5	
11 1913	56,389	754,144	405,878	53.0	
11 1912	69,654	724,466	335,433	46.8	
10 1911	84,016	729,125	287,603	39.3	
	\$327,017	\$3,715,328	\$1,928,750	51.9	
Write in all except 9, 10, 11, 15, 16, 17 and 18.					
14 Edwin Parrish — Niagara Fire, Detroit F. & M., Niagara-Detroit.					
14 1915	54,254	646,434	359,577	55.6	
16 1914	50,261	639,037	325,757	50.9	
14 1913	51,194	610,753	250,240	40.9	
15 1912	37,764	542,070	251,055	46.2	
1911	39,375	567,908	238,720	42.1	
	\$232,848	\$3,006,202	\$1,425,349	47.4	
Write in 1 to 8 inclusive; in 12, 13, 14, 17, 18; in 16, mining risks only.					
15 James C. Johnston — Ins. Co. of North Amer., Alliance of Phila.					
15 1915	82,967	643,049	341,192	53.1	
14 1914	89,520	663,958	312,722	47.0	
13 1913	75,194	617,781	268,299	43.4	
13 1912	92,239	636,271	243,955	38.3	
13 1911	121,391	666,222	211,974	31.9	
	\$461,311	\$3,227,281	\$1,378,142	42.7	
Write in 1 to 8 incl., 12, 13 and 14. Now represents also the Yorkshire and the Northern of New York					
16 Benjamin J. Smith — Connecticut Fire, Westchester.					
16 1915	62,752	608,423	340,049	55.8	
13 1914	71,777	692,746	326,802	47.1	
18 1913	43,663	474,688	230,720	48.6	
17 1912	56,457	498,526	213,747	42.8	
17 1911	67,959	508,384	179,247	35.2	
	\$302,608	\$2,782,767	\$1,290,565	46.3	
Write in 1 to 8 incl., 13, 14 and 12 reins. only.					
17 W. Irving — Phoenix of London, Imperial Assurance.					
17 1915	82,236	539,686	328,340	60.8	
17 1914	87,423	538,316	238,874	44.3	
17 1913	72,931	497,108	258,474	51.9	
21 1912	75,932	430,474	196,773	45.7	
21 1911	87,427	456,750	200,323	43.8	
	\$405,949	\$2,462,334	\$1,222,784	49.6	
Write in 1 to 8 inclusive, 12 and 13.					
18 Edward E. Potter & Sons — Glens Falls, Security, Girard F. & M. New Haven Underw., Firemens, German-American of Penn., Eastern Underwriters.					
18 1915	60,276	526,700	337,520	64.0	
23 1914	73,264	421,900	171,040	40.5	
21 1913	53,458	410,698	174,263	42.4	
18 1912	46,303	484,989	175,797	36.2	
19 1911	60,571	499,523	163,525	32.8	
	\$293,872	\$2,343,810	\$1,022,145	43.6	
Write in 1 to 6 incl., and 8, 12, 13.					
19 Folger and Speyer — New Zealand.					
19 1915	93,083	494,198	260,476	52.7	
18 1914	106,487	478,940	246,087	51.3	
16 1913	109,470	500,903	223,929	44.9	
16 1912	117,801	500,481	143,485	28.6	
16 1911	145,600	525,884	168,328	32.0	
	\$572,441	\$2,500,406	\$1,042,305	41.7	
Writes in 1 to 10 incl., 12, 13, and 14.					

Companies and Agencies	San		—Coast—		Ratio Percent
	Fran. Prens.	Prens.	Rec'd	Losses Incu'd	
20 Geo. O. Hoadley —American of Newark, Camden, Roch.-German.					
20 1915	48,105	448,129	249,287	55.6	
21 1914	41,564	429,849	188,797	43.9	
23 1913	32,285	390,920	194,529	49.7	
22 1912	48,930	405,663	206,013	50.7	
26 1911	49,738	327,185	123,237	37.6	
	\$220,622	\$2,000,746	\$961,863	48.5	
Write in 1 to 6 inclusive and 12, 13 and 14. Now represents also Aachen & Munich, Caledonian. Caledonian-American, Scotch Underwrs.					
21 Frank J. Devlin— † Atlas					
21 1915	42,874	438,389	259,228	59.1	
19 1914	46,966	459,030	181,965	39.6	
19 1913	34,899	449,937	251,901	55.9	
19 1912	46,660	471,875	173,471	36.7	
20 1911	47,089	481,678	222,457	46.1	
	\$218,488	\$2,300,909	\$1,089,029	47.3	
Writes in 1 to 13 inclusive, and in 16. †Includes Atlas-Manchester figs.					
22 J. L. Fuller — Norwich Union.					
22 1915	28,694	427,771	229,391	53.6	
26 1914	31,857	391,435	203,844	52.0	
25 1913	19,553	344,294	160,493	46.6	
33 1912 . . . . .	..	210,807	112,203	53.2	
32 1911 . . . . .	..	225,954	125,507	55.5	
	\$ 80,104	\$1,600,261	\$831,438	51.9	
Writes in 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13.					
23 Henry Homes Smith — Law Union & Rock, Union Assurance.					
23 1915	42,248	427,680	311,438	73.0	
24 1914	51,921	417,582	283,165	67.8	
38 1913	14,103	181,098	100,627	55.5	
36 1912	14,271	176,932	81,753	46.2	
36 1911	12,656	171,849	65,241	37.9	
	\$135,199	\$1,375,141	\$842,224	61.2	
Writes in 1 to 8 inc., 10 and 13.					
24 Frank M. Avery — Fire Association, Philadelphia Underwrs.					
24 1915	57,000	418,844	245,794	58.6	
20 1914	60,618	432,804	206,842	47.9	
30 1913	48,118	265,310	106,104	39.9	
30 1912	58,911	254,448	82,146	32.3	
31 1911	66,514	246,878	93,107	37.7	
	\$291,161	\$1,618,284	\$733,993	45.3	
Write in 1, 2, 3, 6, 7, 8, 12, 13, 14, 17					
25 D. W. Clark — Northwestern National.					
25 1915	50,594	394,989	151,505	38.4	
22 1914	42,756	359,533	149,221	45.0	
26 1913	20,987	334,847	194,988	58.2	
28 1912	12,033	300,804	112,750	37.5	
29 1911	7,964	274,802	95,830	34.8	
	\$134,334	\$1,664,975	\$704,294	42.3	
Writes in 1, 2, 3 and 14.					
26 * F. M. Branch — New York Underwriters, Home of Utah.					
26 1915	28,746	386,690	192,370	49.8	
25 1914	31,793	407,038	168,063	41.2	
22 1913	28,551	404,399	154,135	38.1	
20 1912	39,524	465,647	187,278	40.2	
18 1911	29,508	505,905	179,026	35.4	
	\$158,122	\$2,169,679	\$880,872	40.6	
* 1911-12 figures include those of the retired Teutonia of N. O.					
Write in all except 9, 10, 11, 12, 15, 16, 17, 18.					
27 Dixwell Davenport — National Union.					
27 1915	95,574	351,667	193,107	54.9	
27 1914	91,332	361,145	178,946	49.5	
20 1913	119,745	413,489	232,007	56.1	
24 1912	126,169	359,640	119,872	38.3	
24 1911	151,818	423,413	107,392	25.3	
	\$584,638	\$1,909,354	\$831,324	43.5	
Writes in California only					
28 Russell W. Osborn — Pennsylvania Fire.					
28 1915	25,848	339,281	177,692	52.3	
29 1914	25,511	348,939	176,723	50.6	
27 1913	18,854	313,123	155,833	49.7	
26 1912	23,327	308,380	139,334	45.1	
27 1911	25,341	319,250	128,193	40.1	
	\$118,881	1,648,973	\$777,775	47.1	
Writes in 1 to 8 inclusive, 13, 14; 14 reins. only.					

The amount of San Francisco premiums affects the Coast loss ratio materially.

Companies and Agencies		San	—Coast—		Ratio
		Fran. Prems.	Prems. Ree'd	Losses Incur'd		Percent
29	A. C. Olds—Caledonian, Caledonian-American, Aachen & Munich, Scotch Underwriters. Agency transferred to Geo. O. Hoadley.				
29	1915	19,116	324,243	187,978	58.0
28	1914	19,879	349,705	230,005	65.8
25	1913	16,466	347,338	184,640	53.1
25	1912	15,469	323,676	137,046	42.3
25	1911	13,025	331,944	149,716	45.3
		\$83,955	\$1,676,906	\$889,385	53.0
30	Selbach & Deans—Hanover, Delaware Undwrs., Concordia.				
30	1915	28,979	304,492	172,503	56.6
32	1914	30,922	277,590	134,373	48.4
34	1913	21,564	201,155	74,458	36.4
32	1912	19,156	214,647	110,314	51.3
30	1911	25,585	270,458	98,246	36.4
		\$1,263,206	\$1,271,342	\$589,894	46.4
Write in 1 to 13 inclusive.					
31	J. F. D. Curtis — Providence- Washington, Boston, Old Colony.				
31	1915	30,569	272,084	202,090	74.3
31	1914	29,605	282,379	190,124	67.3
32	1913	27,391	259,243	100,479	38.7
42	1912	21,518	109,468	32,636	29.9
39	1911	22,651	103,732	37,250	35.8
		\$131,734	\$1,026,906	\$562,579	54.7
Write in 1, 2, 3, 4, 5, 6, 7, 8, 12, 13; 11 reins. only.					
32	Miller, Henley & Scott—British America, Western Assurance and Firemen's Underwriters Agency.				
32	1915	37,032	224,483	106,625	47.5
35	1914	33,549	207,675	118,931	57.2
36	1913	25,203	196,386	74,869	38.1
34	1912	12,555	207,285	105,463	50.9
34	1911	43,977	221,759	89,313	40.3
		\$152,316	\$1,057,588	\$495,201	46.8
Western writes in 1, 2, 3, 7, 12 and 13; British America in 2, 3, 12 and 13; Firemen's Underwriters in 1, 2, 3 and 13.					
33	Chapman & Nauman — Northwestern F. & M. British Federal Und., Germania Undwrs., Phenix.				
33	1915	46,901	208,818	91,675	44.0
38	1914	41,919	141,912	37,047	26.1
42	1913	23,134	71,024	17,800	25.0
	1912	33,129	150,444	40,753	27.1
	1911	17,321	45,635	5,310	11.6
		\$162,404	\$617,833	\$192,585	31.1
Write in 1 to 3 inclusive.					
34	McC. Kelly—Yorkshire, Northern, N. Y. Agency transferred to J. C. Johnston.				
34	1915	31,499	205,882	87,017	42.2
37	1914	23,025	168,735	72,651	43.2
39	1913	23,608	140,260	48,895	34.9
43	1912	12,555	70,468	10,780	15.3
		\$90,687	\$585,345	\$219,343	37.4
Write in 1 to 7 and 12, 13.					
35	†H. W. Fores—Scottish Union & National, State Assurance.				
35	1915	41,021	197,757	93,912	47.5
34	1914	47,602	210,863	78,430	37.2
37	1913	40,410	190,124	62,856	33.0
37	1912	49,353	176,143	59,795	33.9
35	1911	58,122	185,800	43,170	23.2
		\$236,508	\$960,687	\$338,163	35.2
† Writes in 1, 7, 8, 12 and 13 only.					
36	A. T. Bailey—New Hampshire, County Fire. Agency transferred to Curtis & Bailey.				
36	1915	29,937	196,770	69,642	35.4
36	1914	30,769	191,372	84,149	43.9
Write in 1, 2, 3, 5, 6, only in Pacific Coast department.					
37	J. F. Cobb—Nat'l Ben Franklin, Humboldt.				
37	1915	86,898	186,201	61,590	33.1
33	1914	99,018	218,193	84,860	38.9
34	1913	93,292	230,018	83,508	36.3
35	1912	76,571	183,046	90,089	49.2
38	1911	50,030	109,084	31,490	29.7
		\$405,809	\$926,542	\$351,537	37.9
Writes in 1 only.					

Companies and Agencies	San Fran. Prens.	Prens. Rec'd	—Coast— Losses Incur'd	Ratio Percent
38 Watson & Taylor—City of New York, British America, Union.				
38 1915	22,398	91,032	49,696	54.6
39 1914	29,489	85,398	27,760	32.5
1913	16,398	77,131	43,220	56.0
	\$68,285	\$253,561	\$120,676	47.6
39 C. C. Kinney — Reliance, Standard, Citizens. Agency transferred to Marsh & McLennan.				
39 1915	17,002	71,887	27,694	38.6
40 John A. Hougaard—Rhode Island.				
40 1915	12,933	53,329	25,802	48.4
40 1914	15,172	61,061	17,515	28.7
1913	8,938	39,361	13,305	33.7
Write in 1, 2, 3.	\$37,043	\$153,751	\$56,622	36.8
41 Macdonald & Miles—Hamburg-Bremen. Agency transferred to Marsh & McLennan.				
41 1915	1,145	22,767	16,502	72.4
41 1914	5,979	46,735	15,830	33.9
Write in 1 to 8. † Paid.				

REPORTING EAST

Home, N. Y. — Pacific States Departments.

1915 .	261,750	2,040,412	1,013,668	49.7
1914 .	228,750	1,684,276	930,178	55.2
1913 .	225,829	1,554,344	750,688	48.2
1912 .	273,370	1,526,118	582,877	38.1
1911 .	329,608	1,582,854	529,540	33.4
	\$1,319,307	\$8,388,004	\$3,808,951	45.3

Writes in all the states of the Pacific West.

Geo. E. Kline — Continental Fire, Fidelity-Phenix, American Eagle.

1915 .	143,970	1,494,412	692,972	44.2
1914 .	128,250	1,544,113	675,323	43.7
1913 .	119,438	1,349,923	619,381	45.9

Writes generally in Pac. West. \$391,658 \$4,388,448 \$1,987,676 45.2

E. G. Richards — North British & Mercantile, Commonwealth and Mercantile of America.

1915 .	88,828	905,684	404,816	44.7
1914 .	99,881	826,223	404,472	48.9
1913 .	76,865	964,983	409,632	42.4
1912 .	100,086	732,384	256,999	35.1
1911 .	105,600	723,695	201,478	27.8
	\$471,260	\$4,152,969	\$1,677,397	43

Writes in all Pacific West except Alaska.

J. C. Corbett — Northern Assurance.

1915 .	88,868	656,613	335,440	51.0
1914 .	98,731	684,997	394,742	57.6
1913 .	76,443	624,283	285,819	45.7
1912 .	119,322	693,091	298,576	43.0
1911 .	153,550	731,572	264,284	36.1
	\$536,914	\$3,390,556	\$1,478,861	43.6

Writes generally in Pacific West except 4, 5, 12.

James H. Brewster — Scottish Union & National and State.

1915 .	41,021	517,413	289,967	56.0
1914 .	47,602	535,247	248,779	46.5
1913 .	40,410	459,275	219,319	45.5

Writes in all the Pacific West. \$129,033 \$1,511,935 \$758,065 50.1

Germania Fire—

1915 .	14,140	206,099	170,033	82.5
1914 .	11,475	254,292	141,080	55.4
1913 .	15,274	219,862	158,183	71.0
1912 .	11,299	219,685	92,944	42.3
1911 .	. . .	228,023	18,129	51.8
	\$52,188	\$1,127,961	\$580,369	51.4

R. D. Harvey — Royal Exchange.

1915	77,230	64,420	83.4
1914	111,530	38,650	34.6
1913	112,876	48,332	42.8
1912	101,399	42,760	42.1
1911	138,797	75,490	47.1

Writes in 2, 3, 4, 5, 6, 9, 10 \$541,832 \$269,652 49.7

Inter-Insurance Regulations in New York State

Quarterly statements of business and financial condition are now required of inter-insurance exchanges, associations, etc., in New York. Commercial agency reports on the financial condition or standing of every inter-insurance underwriter are also required. These requirements are not unfair, since the cash assets are small, the liabilities large, and the financial decline of one or more underwriters very likely to impair the loss-paying ability of the inter-insurer.

The Portland Inter-Insurers Had to Quit

They were the Commercial Underwriters at Commercial Inter-Insurance Exchange, of Portland, Oregon. The Gny L. Wallace & Co. firm was the "attorney in fact." The long dragging name may have been some impediment but the real tangler was the loss ratio. It is the loss ratio that finally throws every inter-insurance concern into the hands of the receiver. The Pacific Coast, the last to receive this device, is now the last to pay for the experience.

This Portland concern, as previously noted by us, recently canceled all its policies and disclaimed any liability thereunder. The small amount of "balance of deposit" to the credit of the policyholder was held subject to "litigation pending," presumably for unpaid losses. Not a cheering note in the letter of cancellation was this:

"Should the litigation in question result adversely to Commercial Underwriters an assessment may be necessary."

Among the reasons assigned by Wallace for the failure of the Commercial Underwriters were these: "excessive fire losses," "general business depression and consequent poor collections," "lack of confidence in insurance charging less than stock rates."

Did you notice the 5 Years' San Francisco Premiums on the back of the big revised Coast Fire Table inserted in our June Coast Review? Some of our readers missed a good thing.

Ten Years Coast Fire Premiums and Losses and Ratios

The Herald-Argus, the leading insurance weekly of the South, compiles from the Argus Comparative Charts ten years' fire business figures by states.

The grand totals are \$2,645,966,641 premiums, \$1,529,680,381 losses incurred, 57.81 percent of losses to premiums.

This leaves about 1 percent apparent underwriting profit, without including unpaid and unreported San Francisco conflagration losses.

The ten years' loss ratios of states in the Pacific West are:

Arizona, 49.40; California, 134.74; Colorado, 38.67; Idaho, 60.48; Montana, 40.96; Nevada, 45.02; New Mexico, 59.69; Oregon, 54.09; Utah, 39.39; Washington, 50.04; Wyoming, 37.35.

The annual ratios for the ten years, 1906-1915, are:

Arizona—24, 42, 61, 42, 73, 53, 42, 48, 61, 41.

California—1178, 22, 32, 31, 32, 30, 34, 44, 41, 49.

Colorado—53, 36, 41, 30, 42, 37, 34, 33, 39, 42.

Idaho—46, 31, 65, 46, 98, 58, 61, 68, 62, 63.

Montana—37, 28, 33, 26, 31, 41, 57, 53, 40, 49.

Nevada—21, 21, 40, 99, 36, 45, 52, 62, 36, 38.

New Mexico—27, 26, 66, 79, 67, 53, 63, 54, 99, 48.

Oregon—37, 35, 51, 41, 45, 47, 49, 64, 74, 78.

Utah—34, 26, 27, 44, 34, 39, 37, 58, 49, 42.

Washington—27, 33, 39, 45, 56, 52, 49, 58, 64, 68.

Wyoming—60, 55, 20, 23, 26, 19, 44, 55, 33, 46.

National banks are to become insurance agents—in towns of 3,000 or less population—if Comptroller Williams has his way. Will these bankers favor state insurance? or state rate-making?

War starts, often, from trivial causes and unexpectedly.

SENTIMENTS OF SINNICUS

The assessor, appraiser or adjuster of losses in the United Kingdom is named by the company having the largest amount involved in the fire loss.

Appraisers in England are paid, it is said, \$50 a day. In this country, it is thought that \$15 is too much—and one adjuster or appraiser is good as another—and experience is objectionable because it makes appraiser and adjuster too cocky. Besides, the small daily fee looks well, and the needless additional days' services are never noticed.

Now, irony aside, it does seem queer that an adjuster of years' experience is paid no more per diem than the adjuster of weeks' experience; nor is the experienced and therefore diplomatic man employed any oftener than the less diplomatic because less experienced man. These observations are the results of my observations.

I have been told that grocerymen have been selected to appraise drygoods losses, and hardware merchants have been selected to appraise clothing store losses—selected by fire insurance men. Surely there should be good practices in appraising and adjusting as well as in underwriting. Incompetent and undiplomatic men—who make enemies and increase the loss and expense ratios—should be directed to other ways of making a living.

When a San Francisco broker seeks to hog business by cutting rates and dividing commissions and playing tricks which cheat his customers and his fellow-brokers, he assumes a high moral attitude, discovers that the Board is a wicked trust, and weeps because Board companies refuse to pay him any commission and the Exchange will not allow him to continue stabbing it in the back.

It is indeed fine to have "a friend at court," which is "the head office." It is a charity that covers a multitude of failures.

Unscrupulous public adjusters in the East are believed to be promoters of arson. One of them is known to carry with him suit cases, etc., filled with fire-damaged wearing apparel. The damaged goods he offers the claimant who will employ him. These adjusters cooperate with professional firebugs and are the first to appear after the ordered blaze. The firebug offers to set the fires for a percentage of the insurance collected or for a fixed sum. And as the claimant has no difficulty in again securing overinsurance, another mysterious fire occurs. The first firebug, being successful, gets the second and third job.

The German of Freeport, a free lance, did an immense business in San Francisco, far out of proportion to its resources. Having over \$60,000 city premiums, it had a liability of about \$6,000,000, a sum which it could not possibly pay. Every insurance man knew it was bankrupt, but the company continued writing business and the insurance papers generally printed its false and boasting advertisements. Printed them for only a little while, until the receiver took charge of the remains. Those insurance papers, with a fat little advertising contract, praised the German of Freeport, and vouched for its ability to meet its San Francisco obligations. I have never since entertained any respect for the opinions or assertions, the praise or criticism, of the insurance press generally. In those trying days the Eastern insurance prints generally praised good and bad alike, vouched for bankrupt and crooked, and exhibited neither knowledge nor conscience.

I notice a 12-flat frame house, with 6 flats long vacant. Next door a 6-flat new frame house is a-building. Down-town are 100 insurers eager to insure both these non-payers.

In San Francisco the signatures for standard forms show a larger percentage of companies in favor than was the case in Eastern cities. Some large brokers oppose their use as being injurious to their prestige.

FIRE AND MARINE INSURANCE

Marine Business in Washington In 1915

	Net Prems.	Losses Inc.
Ætna	\$ 19,315	\$ 3,783
Alliance	4,922	1,317
Automobile	401	155
Boston	16,948	1,618
British & Foreign	24,171	132,076
Canton	30,170	. . .
Federal	18,649	10,216
Fireman's Fund	81,112	16,566
Hartford Fire	9,107	2,059
Home	4,788	1,056
Indemnity Mutual	3,308	10,143
Ins. Co. North Amer.	37,369	20,238
La Fonciere	3,845	561
Mannheim	8,387	2,880
Marine	1,597	302
North China	1,171	80
Pacific Coast Fishermen	4,663	3,216
Phoenix, London	9,959	5,636
Prov.-Wash.	7,826	1,671
Queen	21	. . .
Royal Exchange	5,688	1,094
Royal	88	. . .
Standard	25,720	16,470
St. Paul	16,082	3,057
Switz. Gen.	18,567	11,723
Subs. at U. S. L.	10,317	2,457
Thames & Mersey	32,459	6,418
Tokio	1,711	230
Union M.	5,166	5,113
Western, Toronto	7,801	7,755
Yangtze	30,513	13,178
	\$441,856	\$281,069

The above is compiled from the Washington Insurance Report.

Recently Retired

San Francisco General Agencies

Agencies reported in our Pacific Fire Chart 1916 which have recently retired are these:

A. C. Olds,
McC. Kelly,
A. T. Bailey (consolidated),
C. C. Kinney,
Macdonald & Miles.

Marine Insurance In Oregon in 1915

	Net Prems.	Losses Inc.
Ætna	\$ 108	\$. . .
Alliance	1,680	122
Automobile	337	140
British & Foreign	47,971	9,846
Commercial Union	1,693	. . .
Federal	1,718	. . .
Fireman's Fund	21,421	—102
Glens Falls	551	. . .
Globe & Rutgers	1,024	. . .
Home, N. Y.	2,448	404
Ins. Co. North Amer.	7,174	1,313
Mannheim	2,704	—406
Marine	3,130	20
Massachusetts	809	289
Phoenix, London	8,489	2,333
Prov.-Wash.	2,940	439
Queen	54	. . .
Royal Exchange	—227	28
Royal	20	. . .
St. Paul	9,409	18,577
Thames & Mersey	4,534	4,173
Tokio	931	59
Union	2,499	295
U. S. Lloyds	17	. . .
Western, Toronto	1,918	2,046
	\$123,578	\$40,086

Reinsurance premiums paid were Fireman's Fund \$57,207, Phoenix \$1,868, St. Paul \$12,717, Tokio \$260, Union \$421, Western \$366. These figures are compiled from the Oregon Report.

Victoria.—The parliament buildings are now insured for \$1,200,000. The insurance was distributed among the members of the Island Fire Underwriters Assn.

The increased use of caterpillar engines on ranches is charged with increased fire losses on this Coast. These engines are the larvae of the fire insect.

Western Union territory has a new lumber schedule.

**Possible Big Fire and Marine Losses
By the Munitions Explosion**

The fire which occurred in connection with munitions explosions on Black Tom island off Jersey City, it is believed now, started among some freight cars at the end of a pier and then spread to a lighter loaded with ammunition for the Allies. Thirteen brick storage warehouses and six piers were destroyed. There is also some evidence that the fire started on a barge moored along side the wharf. The fire started at 1 a. m. and the first explosion occurred an hour later. The property loss was \$17,000,000 or \$20,000,000. The fire and marine coverings were large.

The principal fire insurances at risk net, according to the N. Y. Journal of Commerce, were:

Ætna	\$100,000
Boston	112,000
Commonwealth	130,000
Globe & Rutgers	100,000
Home, N. Y.	272,000
Liverpool & Lindon & Globe	250,000
Mercantile	100,000
National	150,000
North British & M.	300,000
Scottish Union & N.	100,000
Under \$100,000 and \$50,000 or more:	
British America	\$75,000
Commercial Union	70,000
Hartford	80,000
Ins. Co. North America	70,000
London	57,000
North River	53,000
Pennsylvania	75,000
Phoenix, London	72,500
Royal	62,000
St. Paul	62,000
Williamsburg City	71,320

The Phoenix Assurance Company occupied the same site in Lombard street, London, for 133 years. This old company now occupies its imposing new offices at Phoenix House, King William street. The Phoenix began business in Lombard street in 1782 as The New Fire Office or Phoenix Society.

Edward E. Potter is now in California, up in the mountains, fishing.

**Defunct Oregon Auto Mutual
Finally Pays 90 Percent**

Insurance Commissioner Wells announces that a final disbursement has been made to the members having claims against the Oregon Automobile Mutual Fire Association, of Eugene. This association suffered heavily from fire claims and requested the insurance department to assist in winding up its affairs. When the insurance department took over the records of the association, it found claims for losses amounting to \$4,575, and the department has collected and disbursed \$4,060, or about 90 percent of the total amount of the claims.

Fresno Agents Protest

Twenty-two agents of Board companies, at Fresno, Cal., filed a written protest with the city trustees, charging the city with unfair discrimination in favor of non-board companies.

The various state fire insurance reports segregate marine premiums but include hail premiums among the fire — and therefore with the same unearned reserve.

Texas has discovered, from its records, that three-fifths of all fires in that state occur from preventable causes.

The "back-fire" excuse so often assigned as the cause of garage fires is more frequently than otherwise found to consist of cigarette butts and carelessly thrown matches. It is a popular practice to blame the "machine" in order to cover up the infringement of garage rules.—The Trident.

The tenth victim of the San Francisco bomb-throwing beasts was Henry J. Clausen, a San Francisco insurance broker.

The Insurance Federation of California has about 7,500 members. California Association of Locals has about 350. It is predicted that one body will swallow the other.

A recent paper asserted that the average commission paid to agents in the United States in 1915 was \$21.90 per \$100 of premiums written.

Fire Loss Indemnity Company would be an up-to-date and sensible name for a new fire insurance company which neither insures fire nor against it.

LIFE INSURANCE

Eastern Style—

Music in Front of the Flock

The following amusing and instructive article we commandeer from Insurance & Financial Gazette, our lively Irish contemporary:

In life assurance an increasing trouble with the branch manager is to secure the services of active agents.

It is consideration of this subject which has induced Mr. Frank L. Jones, the branch manager of the Equitable Life Assurance Society of the United States, at Indianapolis, to write a catching and charming article entitled, "Inducements Which The Life Underwriting Profession Offers."

The society impressed by the beautiful and touching way in which Mr. Jones handles the lure of agency work has reprinted the article, in leaflet form, for general circulation and as seed is being cast upon the water.

English as She Is Wrote

A copy has found its way to us.

Our opinion is that it is cast in a form likely to catch on with and appeal to emotional people, say like Americans, soft hearted and by no means hard hearted.

On this side of the herring pond the leaflet will turn out to be, we fear, a dead failure.

The idea of pushing life assurance without reward, and out of consideration for its altruistic elements only, has never been previously mooted.

Mr. Frank L. Jones cannot know anything of the lively, not to say fiery, temperament of the British agent when he writes—"How seriously we err in our solicitation for a good agent when we at once seek his employment by means of a word picture of the wonderful income possibilities just ahead of him, as if the satisfying inducement to a life-work were gold."

Any man in this country approached after this style, to take up an agency of the Equitable Life Assurance Society, by a Mr. Jones, preaching altruism with the philanthropic whites of his eyes rolled up, would be regarded with restive distrust and sus-

picion; the problem sought to be solved would be—"Now, what is his little game?"

It is suggested by Mr. Jones, that the strong man sought to be coaxed, wheedled and humbugged into taking an agency should be asked "What kind of a career do you think the life insurance business offers?"

Jones's Equitable Life Clatter

The precaution is to be taken not to wait for a reply, so Mr. Jones suggests, but to launch out into an oratorical display of the endless blessings, benefits and advantages which flow in a constant, gushing and rushing stream from an Equitable Life Assurance Society's agency. Then Mr. Jones goes off into a clatter and chatter which would subject the nerves of the strong man to a severe strain.

The address is subdivided into sections dealing with the representations that an agency offers an independent—lifetime—healthful—mental and spiritual—home—live and profitable career and a course of service.

To put it briefly there is, in Mr. Jones's opinion, no finer career on earth for a strong man than that of a life insurance agent.

Possibly there is but one position to beat it hollow, and that is that of agency manager.

The Agent's Heavenly Job

The attraction of independence is painted in the following glowing terms:

In the promotion of this business there is no dependence upon political parties, religious sects, nationality, or even geography. In other words, the agent is a free lance. He does business with whom he seeks; he avoids those with whom he does not want to do business; he does not have the pressure of an employer; he is therefore his own master. What a world of satisfaction there is attached to being independent. It is akin to being democratic. The man who works by means of his own stimulation without the feel of the lash or the pressure of an employer has great satisfaction in his work. The interest of any strong man can be had in a life insurance career by simply pointing out the wonderful independence of the business.

Touching upon the mental and spiritual there is the mystic:

Men grow wnen contesting. This business is full of contests. The agent combats all sorts of mental prejudices, and runs the whole gamut of mental traits from ignorance up to superiority. In these mental contests the agent exercises all his faculties, and grows by means of that exercise. Likewise he often contests with other companies — compares, contrasts, emphasizes the important, minimizes the less important, and realizes upon his will-power by having strong men act in line with his direction. In these processes there is real mental growth.

Spiritual Work

Mr. Jones, however, is peculiarly flat and fails when he attempts to outline and fill in the spiritual claim. He let himself in to say something, and what he says and all he says on this truly absurd and laughable score is:

Spiritually, it compares favorably with all other forms of uplift, and is the very essence of altruism. The worker in this cause is, therefore, spiritually alert, and must be spiritually persuasive.

How a life agency of the Equitable Life Assurance Society as a business career would pan out in the United States we do not know, in this country it is the last vocation we should recommend to any man.

A Rabbit Warren

The agency department of the society in this country has always appeared to us to be a sort of rabbit warren, where agents are constantly and continually bolting in and out. The agent of the society is here today — gone tomorrow.

We are open to correction if in error in making the statement, that the agent is paid on flat commission terms; what this means is he submits a proposal and if it is accepted by the society he is paid a single commission on the premium for the first year only and no more.

The consequence is he never builds up a business for himself, there is nothing to tie him to the company and bind him to the policyholders. He gets his commission in each case as introduced; there his interest in the case and in the society begins and ends.

His is a hand to mouth existence; in affluence when cases are being picked up, when shy in poverty and distress.

Agencies for British companies last for a lifetime and often and often pass from father to son.

A Squeezed Lemon

The commission paid is very modest, the agent will never wax fat and become rampant, but he has what most men prize and that is a certainty.

It would be a real pity of the agent who tarried too long in the service of the Equitable of the United States; his condition in the end would be that of the squeezed and thrown away lemon.

The Man Next Door Neglected by the Life Man

This is a true story.

One of the successful general agents with offices in San Francisco lives in Oakland. His next door neighbor, a contractor, he considered one of his closest friends but because of their close association he had never pressed the subject of life insurance. One day recently the general agent's telephone bell rang and this conversation took place:

General Agent: "Hello."

Wife (at other end): "Hello dear, did you ever talk life insurance to Mr. —" (The Man Next Door).

General Agent: "Yes, I have on two or three occasions, but have never really tried to close him. Why?"

Wife: "I think you ought to be ashamed of yourself. Half an hour ago he fell off a house and was instantly killed. You know he was considerably in debt and the probabilities are that now his family will suffer. I thought I was married to a real life insurance agent."

General Agent: (Great silence).

What do you know about The Man Next Door? Doesn't he need life insurance as badly as the man five miles away? How would you feel if he were to die suddenly and his family were inadequately protected? Would not the very sight of that family be a reproach to you? Talk to The Man Next Door today. — West Coast - San Francisco Life's Pioneer.

The West Coast-San Francisco Life's loving-cup for the best half-year record was won by F. E. Francisco, manager for Utah.

UNION CENTRAL LIFE'S \$2,000,000 STOCK DIVIDEND

Symposium by the Independent Press

A few years ago the Union Central Life Insurance Company of Cincinnati, which then had \$100,000 cash capital, on which very liberal dividends had been paid, declared a stock dividend of \$400,000. With this money taken from the company's surplus the capital was increased to \$500,000. This increase enabled the company to continue in business in states requiring \$200,000 capital of companies which do not give policyholders a voice in the management. A number of policyholders very strenuously objected to this seizure of the surplus. The Ohio courts, however, ruled that the company had a legal right to appropriate this money out of the surplus and give it to the stockholders. The kindly supreme court of Ohio intimated that the entire surplus of the Union Central belongs to the stockholders of the company.

Recently, with no special occasion or need for an increased capital — an increase which does not add a cent to the security of the policyholders—declared a stock dividend of \$1,500,000 and set aside \$500,000 besides, as "treasury stock" for future distribution. The total funds taken from the surplus and presented to the stockholders of the company, thus far in the company's history, is \$1,900,000, with another half million in prospect.

The company has not favored us with its defense for this latest seizure, but we understand it to be ownership of the funds so taken, as profits on its non-participating policies. The company, however, has never published any segregation of such profits, as distinguished from the earnings of the participating policies. Will the insurance commissioner of Ohio, will the insurance commissioners of other states, compel a show-down by the Cincinnati company? Is the company so powerful, politically, that it can prevent an impartial examination of its books by independent and honest actuaries?

We continue quotations from the press.

New Orleans Active Against the Union Central

Just after printing the substance of the action begun in New Orleans on July 5th against the Union Central and summarized in the Times-Picayune of the following day, the full text of the petition of Boudreaux "as well as of other policyholders who may be joined hereafter," comes to hand in the Insurance Agent for July. Some paragraphs of this petition are interesting for a quaintness of expression, as well as for a pointedness which may be "particularly annoying" in Cincinnati. For example, paragraphs 4 and 5:

That in June, 1908, after said Jesse R. Clark had ascended to the presidency of the company, a surplus was claimed to have been discovered by which the stock of \$100,000 was increased to \$500,000, by means of a stock dividend of 400 per cent; that the company since then has been forced to pay a semi-annual dividend of 5 per cent upon such increase of \$400,000, as well as upon the original investment of \$100,000.

That in January, 1916, another surplus was claimed to have been discovered, and the capital stock of \$500,000 was increased to \$2,500,000 out of the moneys which the actuaries, officers and official publications had always maintained belonged to the participating policyholders in the company.

The next paragraph says that in 1905 the company's actuary, looking for the first time to find such a thing as non-participating surplus, reported a deficit of \$95,000 on that side; that the reported surplus of \$779,000 in 1908 "is a mathematical impossibility," but the \$400,000 was then taken out of it; that in 1916, with only \$27,000,000 of non-participating insurance left, the management "claimed to have discovered another profit of over \$2,000,000," and laid hold of it; that, "based on the returns of dividends from the best commercial and industrial securities in the country, the real cost to the policyholders is a capital increase to \$5-

000,000, calculated upon a 5 per cent semi-annual dividend."

Paragraphs 7 and 8 say that "it is impossible to suppose that these stockholders, who are officers of the company, would have deferred any profit which might have been due to them for over forty years before any attempt was made to collect same, and until the death of President Pattison, and the election to that office of Jesse R. Clark"; also, that if such acts as these can be performed, "then there is no limit to the discovery of alleged surpluses and the contracts of petitioners with the company will have become so impaired at their maturity that there will be practically nothing left with which to pay them."

Wherefore, Boudreaux prays for all necessary orders, costs and for general relief; particularly for an injunction against diversion of funds paid, for a decree that what he and others have paid be judged not subject to the stock dividends and so on as set forth, and that the right of recovery be reserved to him.—Insurance, N. Y.

Never Intended to Claim Non-Participating Profits

It is to be particularly noted that, although the founders provided that the non-participating profits should belong to stockholders, it is evident from their own subsequent conduct that they never intended to claim them, for they never kept the non-participating accounts separate from the participating. Not only that, but they specifically alienated them every year for forty years in their printed literature, advertisements, and orally through agents, by assuring the public that all profits belonged to the policyholders.

From this evidence we see clearly the intention of the men who organized the company in connection with the two vital facts involved in this controversy:

1. The capital stock was limited to \$100,000;
2. The stockholders' interest was lim-

ited to semi-annual dividends of 5 per cent on \$100,000.

Forty years later their successors in the ownership of the capital stock invoked the provision giving the stockholders title to the profits on non-participating policies; set up a claim that those profits aggregated \$779,788 on December 31, 1907; amended the company's by-laws so as to increase the capital stock to \$500,000; and voted out of the treasury the sum of \$400,000 with which to pay it, thus increasing the value of their holdings and their annual income on it fivefold.

Why did they increase the capital in 1908? At that time they claimed they were compelled to do it; that recently-enacted legislation in several states had made it necessary. Three states required stock and stock mutual companies to have not less than \$200,000 cash capital. So the Union Central managers gave good measure and made it \$500,000. And in doing so, be it noted, they added not a cent to the security of the company as they claimed to have done, for they merely took \$400,000 already in the treasury, theretofore belonging to policyholders, and, by a bookkeeper's entry, transferred it to the pockets of the stockholders.

We must not forget that those new laws were claimed to be responsible for the increase of capital from \$100,000 to \$500,000 in 1908.

Then why was the capital increased from \$500,000 to \$2,500,000 on March 1, 1916?

Except it was to further enrich the stockholders, no one knows. The Union Central managers fail to give a reason.

Is it not fair to presume that it was to enrich them that the capital was increased in 1908? Is it possible for us to escape from this conclusion?—The Insurance Critic.

English as She Is Writ in Philadelphia

But yesterday and the Union Central Life of Cincinnati, Ohio, might have stood

against the world. Now none so poor as to do it reverence.

Its management seems to be of the earth—earthy. It has been accused by not a few men as being capable of juggling trust funds; suspected of being dollar accumulators, who place self-interest before service; hinted at as being cheap-skate jeremydidlers, who prefer present profit to future good; declared in some quarters to be fendy geasters, who mistake prog for proportion, lapse for stability, cupidity for liberality and covetousness for performance.

Are they diplopy thimble-riggers who reap where they have not sown and gather where they have not strawed? Frank Taggart, insurance superintendent of Ohio, forbid it! Are they worshippers of a golden calf that some fit man will make into a cathartic for them yet, even if it is not already being prepared for them? Will their juggling end in jugulation? Has their stewardship ended in dishonor? If so, may God mend them.

We don't know whether to make a song or a sermon of this thing. We might drop a few tears over it, but what's the use? It is not our funeral, and if the superintendent of insurance of Ohio will stand for it and the policyholders of the company do not mind it, why should we? And this, in as few words as may be, is what they have to stand for:

The Union Central Life began business on March 28, 1867. Its capital, from that date to June, 1908, was \$100,000, which was increased by a stock dividend of \$400,000 to \$500,000 at a special meeting of directors, etc., on June 16, 1908. This performance brought about a controversy between the company and the insurance departments of several states, who demanded that the action of the company in declaring the stock dividend of \$400,000, and a cash dividend of 5 per cent semi-annually thereon, be rescinded; that the cash dividend be returned to the company and the stock canceled. The courts decided that the transaction was legal and gave judgment for the company.

That was all the encouragement Jesse R. Clark needed. The question of morals didn't seem to concern him; nor did any considerations of equity, justice or respect for the policyholders of the company seem to worry him. In 1906 he succeeded an honest man and a just—John M. Pattison—then, together with the congregation of saints who were associated with him, he knew the way was clear to the collocation of every dollar of what had theretofore been general surplus, the usufruct of the non-participating business.

But neither Jesse R. Clark nor any living man in the Union Central Life, or out of it, knew what the non-participating surplus amounted to—or whether there was any such surplus at all! Up to 1905 no effort had been made to keep the profit accounts of the participating and non-participating business separate. The actuary of the company worked overtime for, lo, many days and nights in his shirt-tail trying to find some non-participating surplus, and the best he could do when he came out of the trenches after a terrific struggle was to think that the non-participating business showed a deficit of \$95,000.

What of it? A way was soon found to hatch out non-participating surplus. Jesse R. Clark was on the job now, and mark the result.—Insurance Register.

Consider What the Generous Management Has Done for the Policyholders

It is absurd to suppose that the policyholders can be affected. Why should a couple of millions dull their appreciation of such unselfish servants? On the contrary, it should gratify the policyholders that they are able to endow those zealous children of the Most High with life incomes of such fatness. Is not the laborer worthy of his hire? Have they not served through the multitudinous years for a mere pittance? Who shall say that \$100,000 is enough when the market can be made to yield \$2,500,000; or that a beggarly stipend of \$10,000 a year suffices for services

worth \$250,000 a year? Had it not been for that \$100,000 capital of the stockholders which, like a mighty bulwark of strength, stood for forty perilous years between the Union Central and ruin, where would the policyholders have been? That wicked, savage, small group of insurance papers may ask: If it hadn't been for the policyholders—good easy souls, God keep them—how could that \$100,000 have been transmuted into \$2,500,000? But let us not hearken unto the unregenerate. They can't figure. Unlike Gamaliel and the Union Central folk, they have no genius for finance.

The argument is irrefragable. The profits, if any, from non-participating business is theirs. Being theirs, of course, there are profits. Title is taken to them by increasing the capital. The money is left with the company. It is as if a man took his loose change out of his vest pocket and put it in a pocket of his trousers. The only difference is that it draws interest without giving the man any trouble in finding a safe investment for it. Using this method, he can lose nothing. Any one can see how much help that process is to the policyholders of the Union Central. Its strengthening properties are immense. The participating business also earns surplus every minute, but somehow or other that brand of surplus doesn't possess the fortifying virtues the other has.

If there are any policyholders who are kicking, they ought to quit. They are unreasonable. Worse, they are ungrateful. Will they not consider what the Union Central management have done for them? Plainly this is not a moral question. It is purely legal.—Insurance, New York.

According to United States census statistics, the average expectation of life, at birth, for males is 49.9 years; for females, 53.2 years; for white males, 50.2 years; for white females, 53.6 years; for native white males, 50.6 years; for native white females, 54.2 years; for negro males, 34.1 years; and for negro females, 37.7 years. Females are thus longer lived than males to the extent of more than 3 years and in the case of the native whites and negroes, more than

3½ years. During the first month of life the death rate among native whites is nearly 28 per cent higher for boys than for girls, and during the first year it is more than 20 per cent higher.

The annual report of the Western Mutual Life Association contains this paragraph:

"Several times during the past few years this association has been asked to amend its by-laws so that the wives of members might be insured. The management of this association does not believe in women insuring. In a few instances it might be all right where a sick man or cripple had a wife who supported him, and he took the chance of her dying and leaving him unprovided for. Other reasons against woman's insurance are: Woman's intuition informs them of approaching death. They seek life insurance and are therefore undesirable risks. Married women insured by husbands who themselves have no insurance are the worst kind of risks."

The Union Mutual Life of Maine had a good first half-year. It wrote \$2,753,603 new business. This is a gain of \$147,864.

The Home Life of New York had \$128,744,000 insurance in force on July 1st. This is a gain of over \$3,000,000 since January 1st.

States with more than a billion ordinary life insurance in force are: New York, \$2,562,228,501; Pennsylvania, \$1,585,130,126; Illinois, \$1,421,197,188; Ohio, \$1,024,428,158. Every state reports an increase of amount in force as compared with a year before.

Some fifty industrial strikers of the Prudential were finally dismissed because they attacked and misrepresented the company and tried to disorganize its business. Other agents demanded the reinstatement of these dismissed men. The so-called strike was local and not serious, and by an element that seeks power through affiliating organizations.

Northern Life Celebrates 10th Anniversary Big Hundred Days Record

The Northern Life Insurance Company of Seattle, Wash., celebrated its Tenth Anniversary with an agency meeting at the home office, July 13, 14, and 15. The general manager, D. B. Morgan having asked for Two Million of business during the period from April 1st to July 10th, a hundred-days contest prior to the celebration was arranged and suitable prizes were offered. This in itself seemed a big task, but the agency department decided to go "one better" and designated the last thirty days of the contest as Morgan Month, in honor of the founders of the company, T. M. and D. B. Morgan, and adopted the slogan "A Million-Morgan-Month."

The contest closed with \$2,168,500 of business written in the one hundred days and \$1,070,000 written, examined and settled for during the Morgan Month. The convention which followed was indeed a real celebration. Thursday, July 13, was given over to a general reception at the home office, with music and refreshments. Friday was devoted to an auto drive of the boulevards and parks of Seattle, in fifty decorated automobiles and luncheon at the Seattle Commercial Club, followed by "shop talks" until 5 p. m. Friday evening the company entertained some three hundred guests at the annual musical festival. Saturday luncheon was served at the Washington Annex followed by congratulatory addresses and the awarding of prizes. The first prize, a chest of sterling silver, was awarded to J. W. Bailey, executive special; the second prize, a Hamilton gold watch and chain, to M. L. Baker of the Seattle city agency. Altogether seventeen prizes were awarded—ten in the ordinary and seven in the monthly premium department.

The convention closed with a banquet Saturday evening, at the New Washington Hotel at which D. Henry Suzzalo, president of the University of Washington and the Hon. H. O. Fishback, state insurance commissioner, were the principal speakers.

The company announced that it had issued more than \$3,100,000 of business

since January 1st, and now has over \$12,000,000 of insurance in force. Until recently the company confined its business entirely to the state of Washington. It is now also operating in Idaho, Montana, and south-eastern Alaska, and has been admitted to Oregon.

Life Dividends Are Not Subject To Taxation

In computing gross premiums received by life insurance company for purposes of taxation under Pa. Act June 1, 1889 (P. L. 420) dividends payable to insured and actually credited on premiums are properly deducted.—Commonwealth v. Penn Mut. Life Ins. Co., 97 A. 677.

Prospects

Your daily newspaper is the best text book on prospects that you can buy at any price and it only costs a penny. It is worth nothing to you, however, unless you study it regularly, diligently, and intelligently. Get the habit of making your newspaper surrender to you all the valuable information that it holds.

A daily newspaper is in truth a veritable mine of gold nuggets for the insurance solicitor. It discovers to him new people every day who are in the immediate market for life insurance. In discovering these prospects there is no definite rule which you can follow. You simply must go through the papers carefully and with your mind always on the alert for the possible prospect. You may find the name of a prospect on the front page in big type or you may find it hidden away in the city briefs or on the want ad page. It may appear also in the society columns or again in the financial news. You must have your mind trained to know an insurance prospect when you meet him in the columns of your daily newspaper.—Bankers Life Grit.

The Manhattan Life was 66 years old on August 1. The capital is \$100,000. Dividends are limited to 7 percent. Profits are divided one-eighth to the stockholders, and seven-eighths to the policyholders.

GENERAL

Manwaring Accepts A Los Angeles Offer

C. T. Manwaring, long connected with the Board of Fire Underwriters of the Pacific, who resigned the assistant secretaryship a short time ago, has accepted the position of insurance manager of the well known Wright-Callender-Andrews agency in Los Angeles. It is understood that he will have a salaried and contingent interest. We are sure his many friends down there will give him a friendly "boost." The agency represents, exclusively, the Hartford Fire, the Hartford Accident and the Hartford Live Stock.

Mr. Manwaring is a native of Meriden, Conn., and the son of a well know sea-captain. He is himself a thorough sailor. He is a graduate of Stanford University, where he had charge of the Fraternity House. His preliminary work with the Board of Fire Underwriters of the Pacific led to his appointment as district secretary in charge of the Portland office; and later as district secretary of the Los Angeles office he added to his popularity and reputation for efficiency. From the latter city he came to San Francisco, where he was made assistant secretary of the Board.

Mr. Manwaring is a member of the University Club of Los Angeles. When he left that city, the club amended its rules so that he could remain a member, honorary. He is also a member of the University Club of San Francisco, and being a good golfer he is also a member of golf clubs

An attempt was made, Aug. 9, to burn the Blackburn undertakery, Petaluma, Cal.

Robt. Brasius, S. F. ins. solicitor, was jailed yesterday on a charge of uttering a spurious check for \$125.

Group insurance is now being written by the Prudential.

At the recent primary vote on the retention of the premium-investment Robertson law the total "for" was 193,636, a majority of over 78,000 more than the total "against."

The North British & Mercantile U. S. Branch Semi-Centennial

This month the United States branch of the North British & Mercantile Insurance Company celebrates the fiftieth anniversary of its establishment in 1866. The company arrived in time to acquire a good business in Chicago before the conflagration, which cost it over \$2,000,000. A year and a month later it lost three-quarters of a million in the Boston fire. In 1894 the Baltimore fire cost it \$375,000; and two years and two months later the great fire in San Francisco inflicted a loss of nearly \$4,000,000.

All these conflagration losses were promptly and fully met.

The North British now has \$9,067,991 assets invested in this country, and of this sum nearly \$4,000,000 is surplus.

E. G. Richards is the United States manager, under whose management the company has prospered in this country and its business has more than trebled.

Free Moving Fire Pictures Being Shown in Oregon

A series of fire pictures owned by the state of Oregon are being shown in the different towns. State Insurance Commissioner Wells is in charge of the pictures. Two reels of fire pictures and two reels of other pictures make an evening's entertainment. The fire pictures have been taken to promote care and prevention.

Chico's Poor Fire Protection— Light Water Pressure

At the Barnard stable fire, Chico, Cal., last week, the water pressure was not sufficient to throw a stream on a two-story house and as a result there was great danger of the most disastrous fire in the history of the city. Only luck—no wind and a somewhat isolated location of the livery stable—saved such a fire.

Fire Chief Charles Tovee warns the citizens that fire protection must be improved at once or insurance rates will be advanced.

FIRE

Fire losses for the first six months indicate an increased loss ratio this year.

El Segundo, Cal., will try to improve its fire protection. A chemical engine and cart are to be bought, if \$1,250 bonds are voted.

Chico, Cal., Aug. 4. — Last night the entire block at 2nd and Salem was burned. Owner: Barnard Livery Co. Loss \$20,000. A good deal not covered by insurance.

Seattle, Aug. 2.—C. A. Moriarity's house and contents at 5349 Bangor street badly damaged by fire.

Independent Tug Boat Co. tug No. 1 damaged by fire while at pier 5.

San Francisco, Aug. 10.—One-story frame dwg 3324 Folsom st. damaged by fire which started in bedroom. Owner and occupant, Mrs. J. Leary Adjoining cottage 3320 also badly damaged.

San Francisco, Aug. 8. — Two-story br bldg at 168 Welch st, also 679 Bryant, several factory occupancies, damaged today. Cause, pouring alcohol from 5-gal. can into a pan, overflowing on floor, fumes lighting from adjacent gas-burner.

San Francisco, Aug. 10 — The oil storage building of the Consumers' Ice Company, Eighth street, between Bryant and Brannan, was destroyed by fire of unknown origin tonight. About 100 feet of hose belonging to one of the fire companies was burned by flaming oil which leaked from barrels, rolled out into the street to prevent further spread of the fire.

Grass Valley, Cal., Aug. 1. — Barn and three houses on Main street burned.

Oakland, Cal.—A fire of unknown origin destroyed a portion of the Piedmont Park amphitheater last week. The blaze was discovered by Assistant Fire Chief W. E. Wooley and extinguished before it could reach the Havens art gallery adjoining. Frank Havens, owner of the park, which has been open to the public for years, recently announced that the area was to be cut up into building lots.

LIFE

The Yeomen of America order is in trouble.

Still the Equitable doesn't mutualize as promised. If it does, will there be any surplus left?

The Pacific Mutual agency convention will be held in St. Louis when the Nationals are taking things seriously.

The Columbian National Life gained only \$2,109,478 in force in 1915 as against \$3,493,265 in 1914. The Northwestern Mutual gained less than in the previous year. The Pittsburg gained only half as much. And so on down the line. But these deficiencies signify nothing.

The stockholders of the Union Central Life on an original investment of \$100,000 have had their annual dividends increased from \$10,000 a year to \$200,000, besides \$1,900,000 stock dividends and \$500,000 more in sight. The policyholders pay the freight.

Petty lawlessness is fast increasing in this democratic country, chiefly because the police judges are elected by "the people" and fear their masters—organized labor.

Here is my prediction: In 1917 Chili will be shaken by an earthquake.

Surplus Liners Cancel But Pay No Return Premiums

Companies and associations writing surplus-line business have ever had a poor reputation. In the first place, as a rule, they have no substantial funds; in the second place, they have no competent underwriters in charge; in the third place, they have no good local reputation to preserve; in the fourth place, they write at long range.

The Grain Shippers Fire Insurance Association of Ida Grove, Ia., has been writing surplus lines in California through an accredited representative; but it cancels its policies and refuses to pay return premiums, though the insured holds a receipt for the premium paid. Insured's draft on the association was returned marked "payment refused."

The Great North Ins. Co. of Calgary, Alberta, wrote surplus lines in California, its accredited agent received the premiums, but the policies were canceled, and drafts for unearned premiums were returned unpaid.

Referring to the S. F. Underwriters' Inspection Bureau

The San Francisco Municipal Record says: "In addition to the inspection work performed by the officers of the fire department, a certain amount of similar work is undertaken by the Underwriters' Inspection Bureau. This is maintained by the fire insurance interests, and has eight inspectors who examine buildings under construction and inspect other properties throughout the city. Though the work of this organization is well regarded, the results of its operations are of little value compared to those derived from municipal fire prevention, because it is carried on in the interest of private institutions and is without legal standing."

The wheat production in this country in 1916 will be only slightly under the 10-year average. The total yield will be about two and three-quarter billion bushels.

Idaho Penalty Law Is Declared Unconstitutional

Coeur d'Alene, Idaho, Aug. 10.—Rendering a decision in the suits brought by Geo. F. Steele, state insurance commissioner, against the Blackwell Lumber Company of this city and the Humbird Lumber Company of Sandpoint, to collect penalties from them for carrying insurance in concerns not authorized to do business in Idaho, Judge R. N. Dunn declared unconstitutional the law under which the action was brought.

Section 73 of the state insurance laws says that any person, firm, company or corporation taking out fire insurance in on unauthorized company shall be required to pay to the state insurance commission a tax amounting to 10 percent of the premium paid the unauthorized companies. The commissioner is also authorized to collect a penalty of \$100.

Our Exchanges

It is somewhat startling to find that so clever and well-informed an individual as the editor of the Insurance Critic does not know what the words "earned premium" mean.—The Insurance Advocate. Why this surprise? We are informed that even state insurance commissioners, even in California, do not know what an unearned premium is nor that in law there is no such thing as a reinsurance reserve.

The United States Review issued a very nice pictorial number August 3, giving "Western Insurance Men in the East"—all handsome. Among them are: Darwin P. Kingsley from Colorado, Whitney Palache from San Francisco. There are 40 of them. It appears that the West commences just outside of Pittsburg.

Finance Chronicle still comes to us "508 Montgomery," a building which was hollowed out by the fire of 1906, but was not noticeably damaged by the earthquake. Though some architects predicted that the Pacific Mutual's handsome home office building carried too much weight on its slender marble columns.

California Insurance Federation To Have a New Head

Scott, revenue collector, will not resign his office and lead the California Insurance Federation hosts to victory. He has reconsidered both resignation and acceptance.

Percy V. Long, San Francisco's city attorney for eleven years, will resign, to become manager of the Federation.

Mr. Long is a son-in-law of the late William Sexton.

Burglary insurance should do well in Seattle these days. Carl Peterson, an up-to-the-minute burglar, is operating there. His motto is "efficiency." He rises at 1:30 a. m. by an alarm clock. Since last April Carl has burglarized and looted over 75 Seattle stores and dwellings. Before going to Seattle he entered over 100 Oakland, Cal., homes and carried off money, jewelry and silverware. He has a bank account, too. Carl is now resting in jail, but sickly sentimental people will gladly aid in the release of so kind-hearted and industrious a criminal.

The Teutonia of Pittsburg is preparing to enter California as a non-board company. It has \$957,675 assets, \$200,000 capital, \$120,342 net surplus. Best's Report says its underwriting losses in 1915 were \$25,064. Losses paid were 70.4 percent of premiums; incurred losses, 66.7; underwriting expenses, 46.9.

It is announced that the Williamsburg City will be consolidated with the United States, under the latter name. Both companies are now represented by W. W. Alverson at San Francisco. The new combination will include these two companies and four previously absorbed by mergers.

The New York state insurance department examiners report of the Manhattan Life states that tests were made of the correctness of interest calculations and accumulations on dividends left with the company at interest. The amount reported by the company was found to be correct.

Part II (Life) of the N. Y. State Ins. Department

Albany, N. Y., August 7, 1916

Part II, the life volume of the annual report of the New York state insurance department, compiled from the audited annual statements of the life insurance companies authorized in this state, covering the business of 1915, was issued today by Superintendent of Insurance Phillips.

It appears that, at the close of business for the year, the life companies were possessed of \$4,850,696,882 of admitted assets, an increase of \$213,922,261 over 1914. The liabilities, excluding gross surplus and special funds of \$263,746,678, were \$4,586,950,203, an increase of \$222,633,056 over the previous year.

The total income was \$925,732,364, an increase of \$51,371,759. The amount of premiums received was \$684,632,053, or \$30,711,159 more than in 1914. The companies disbursed in 1915 \$713,643,172, being \$69,326,415 more than in 1914; of that amount \$512,390,266 was paid to policyholders, while the cost of management (including shareholders' dividends) was \$201,252,906.

There were 1,091,549 "ordinary" policies issued and paid for during 1915, with insurance of \$1,954,076,326. Compared with 1914, there was an increase of 78,592 in the number of policies written, and the amount of insurance increased \$127,384,585. There were 41,198 more policies terminated in 1915 than in 1914 and \$77,398,284 more insurance.

The total number of "ordinary" policies in force, on December 31, 1915, was 8,288,228 insuring \$15,632,739,058, a net increase of 434,871 policies, and of \$678,314,690 in insurance. The amount of "industrial" insurance in force was \$4,075,334,743, being an increase of \$230,929,003, making a total increase, for both classes of business, of \$909,243,693.

This year of unusual weather is likely to be as bad for hail insurers as was 1915. Crops, too, in the Middle West as well as on the Pacific Coast, will probably be less than three-quarters average.

Spokane Men Want Uncle Sam To Medically Examine All Annually

National legislative provision for the annual medical examination of every person in the United States will be asked of the government through the American Life Insurance Convention at St. Louis, Mo., September 14, 15 and 16.

Charles A. Timblin, Spokane insurance man, educator and state legislator, is fathering the plan and with the assistance of R. Lewis Rutter, president and manager of the Spokane & Eastern Trust company, will personally ask the national association of life insurance men to present the program to congress.

Mr. Timblin, who is assistant manager of the Western Union Life Insurance Company, has, with the aid of Mr. Rutter, August Wolf and Dr. C. S. Kalb of the same company, worked out a general plan of national conservation of life and health, whereby it is proposed that the government personally supervise the "program of humanity," such as is now done in the conservation of natural resources.

He will tell insurance men at the St. Louis convention next month that such medical examinations can be conducted by the government at a cost of 50 cents for each person, that the expenditure of \$50,000,000 annually by the government for this purpose would be in accord with its general plan of conservation and preparedness and that the mortality rate can be greatly reduced by such a program. If unable to present his plans from the convention platform, a resolution will be submitted.

The Manhattan Life,

Though 68 years old, is experiencing a favorable mortality rate, much less than the expected.

The Bankers Life reports a gain of 275 percent in new business this year.

Edmund F. Green, former president of the Pacific Coast Casualty, went into court last week and confessed that he was "broke." He is now soliciting insurance for a living.

High Per Capita City Fire Losses in Past 5 Years

Cities with over \$5 per capita fire loss in recent years include these:

San Jose, Cal., \$6.05; \$9.39. Ogden, Utah, \$10.36. Tacoma, Wash., \$5.04. Fresno, Cal., \$7.75; \$5.52; \$12.03; \$6.24. Butte, Mont., \$9.84. Walla Walla, Wash., \$6.74; \$6.99. Stockton, Cal., \$5.33. Everett, Wash., \$9.69. Pasadena, Cal., \$5.97. Portland, Or., \$6.78.

The average for the whole country is \$3 per capita.

Against the Contingent Insurance Plan

It is rather surprising to find a local agent, and a local agents' association official, writing in opposition to the plan of paying agents a commission contingent on the profits of the business written by him. But such is the case. The opposition is based on the belief that such a plan would reduce the compensation of agents, who are now paid flat 15, 20 and 25 percent.

We offer a different view, and question whether the contingent commission plan of compensation to local agents will reduce the fire losses as a whole, as expected by the advocates of the plan.

American life companies are doing well but we discover signs of the times in decreased gains

from loading,
from mortality,
from interest;

also, from a large gain in surrenders and lapses; also, large losses

from annuities,
from investments.

The loss from policyholders' dividends and dividend funds was \$27,815,842, indicating \$10,590,000 less dividends than in the previous year.

The very young and the very old have points of resemblance—and baldness is not necessarily one of them, nor boldness. Both have arrived and know it. Neither worries. Both are kickers.

CHIPS

—Chico, Cal.

The Record of August 6 came out with scare-heads, such as "Underwriters May Cancel All Chico Policies," and "Change From Holly Pressure to Motor Drawn Engine Will Be Requested." This brought out in the Sacramento Union the contradictory statement that "there will be no wholesale cancelling, but that several policies outside the city limits have been dropped by board companies at expiration." The truth is that the present Holly pressure system has been outgrown by Chico, and that additional fire apparatus must be purchased. At the recent livery barn fire the stream could but feebly reach the second story, and had a wind been blowing the fire loss would have been very serious. The firemen and small boys are very enthusiastic in favor of an automobile engine.

—Portland Company

In the past three years the Pacific States Fire has taken in \$299,092 in premiums, while its expenditures have been \$367,733, or \$68,641 more than the premiums, as shown in the Coast Review Fire Chart. The capital stock was sold by salesmen at a commission of 10 percent. It has Board affiliations. The assets appear to be well invested, and the policyholders' surplus is large, being some four times the liabilities. But it is a steady loser on the underwriting account. Our requests for its statement and business by states for the Coast Review Fire Chart have been regularly ignored. J. H. Bridgeford, C. A. Craft and Chester Deering are connected with the company. At last accounts, F. E. Beach was president.

—Items

Rain fell along the coast last week. August rains in California are very unusual—for the first time in twenty years, in fact.

Wm. P. Abel, fire manager of the Norwich Union Fire, has completed over fifty-one years of service with the company. He will retire next month. Mr. Abel visited San Francisco in 1906.

It is intimated that Johnson & Higgins and Marsh & McLennan may do some scrapping in San Francisco.

Percy V. Long ceases to be city attorney of San Francisco on September 1 and then assumes his new duties as assistant general counsel for the National Board of Fire Underwriters.

The Fire Association has reinsured the People's National business in Illinois, New York and New Jersey, except in the principal cities; Massachusetts, Rhode Island, Michigan, Indiana, and District of Columbia. The People's National therefore reinsured, lately, practically all its business in twenty-four states and territories.

—You Get! You Bet!

Do you remember the picture of the porch-climber and the householder with a six-shooter? and the remarks on the occasion, as above? Maybe Mark Twain thought that was the way You Bet, California, got its name. Yesterday the forest fires burned the old mining town, for some years inhabited only by Chinese miners.

—Utah Compensation

The employers' liability and workmen's compensation commission, after a week's discussion, has presented a review of progress made in the preparation of the workmen's compensation bill. The Indiana law has been followed as a general pattern. Features of the Montana and Kentucky laws have been copied.

—Life Insurance in Force

From The Spectator's summary of life insurance in the states we copy these figures:

	Ord. Ins. in Force Jan. 1, 1915	Ord. Ins. in Force Jan. 1, 1916
California . . .	\$571,013,733	\$607,722,154
Colorado . . .	176,410,304	188,566,166
Idaho	48,984,584	57,572,209
Montana . . .	92,586,610	101,694,434
Nevada		17,887,288
New Mexico .	31,621,402	34,931,503
Arizona . . .	35,605,358	37,959,273
Oregon	124,683,838	130,683,345
Utah	73,645,494	79,237,453
Washington .	193,712,211	206,566,248
Wyoming . . .	23,070,805	24,223,246

CHIPS**—Vallejo (Cal.) Rates**

This little city is just opposite the navy yard on Mare Island. It is woodenish but prosperous. Government pay-roll brings regular pay-days. Representatives of the Board of Fire Underwriters have been newly investigating construction, electric wiring, building ordinances, and fire protection, with a view to reducing insurance rates as requested if conditions will warrant it.

—Field Men's Notes

Manager H. H. Smith of the Law Union & Rock and the Union Assurance has appointed Rod E. Smith special agent and adjuster for Oregon and Western Washington, with headquarters in Portland; and Raymond C. Gillette in the same capacity for eastern Washington, a part of Idaho, and the state of Montana, with headquarters at Spokane. J. Percy Carroll and M. B. Boothby are not now with this office.

—A Half Century

The Sanborn Map Company is just 50 years old. It began the business of making insurance maps in Cincinnati in 1866. The well known J. B. Bennett and his draughtsman (Simmonds) were the first insurance map makers.

—Royal Examination

The U. S. branch of the Royal, examined by the N. Y. state insurance department, had on April 1st \$13,290,921 assets and \$3,268,209 surplus. The unearned premium reserve is \$8,848,490.

—London Examination

The United States branch of the London is reported by the New York examiners as having \$4,392,891 assets on April 1, and \$1,282,214 surplus.

—Seattle

A proposed ordinance places inspection of all theaters under the authority of the fire marshal. Another proposed ordinance makes the owner of a building in which fire occurs liable for the cost of fire department service if he has neglected to clean out hazardous places as duly warned. This cost, as thus paid, would go to the firemen's relief fund.

—Sexton's Fire Insurance

The cost of Sexton's "Fire Insurance"—a book for adjusters, specials and locals—has been slightly advanced. There are no more \$1.75 and \$1.25 editions. There may later be a \$1.00 paper cover edition, however. For sale by The Coast Review.

—Poor Mail Service

A letter from a German city, addressed to the Coast Review and mailed on May 9, was delivered at this office on August 16. It was "opened by censor" (1189 Christianafford 19, 5, 16).

—The Phoenix Assurance U. S. Branch

Was recently examined by the New York state insurance department and found to have \$3,879,335 assets in this country, with a surplus of \$1,214,613.

—Invitation by Wire

Bellingham, Wash., Aug. 16.
Editor of Coast Review, San Francisco, Cal. You are cordially invited to attend the annual banquet of the Washington State Fire Insurance Agents Association to be held in Bellingham on the evening of Aug. 23rd. Trust you will find it pleasant and convenient to attend. Roland G. Gamwell, of committee.

—Items

Commissioner Phelps, whose term expired June 30, has not been re-appointed. It is the general belief that his successor has been selected.

Our Stockholm contemporary of 15 Juli arrived in San Francisco on August 9.

Liverpool & London & Globe. — Manager Warren of the Chicago office has appointed L. H. Purcell assistant manager to succeed Hugh R. Loudon, promoted to the U. S. branch office in New York.

Chehalis, Wash., smiles over reduced rates.

The National Live Stock Co. of Indianapolis is said to be not paying loss claims.

A citizen of Iowa objects to the release of the Pacific Coast Casualty's Sacramento deposit, as his \$50,000 judgment against the company has not been paid. The New Mexico insurance department has a lot of unpaid claims filed with it.

—**San Francisco Disgruntled Broker**

Daniel Aronson, who calls his livelihood the "Aronson Insurance Agency" without stipulating what he is agent for, is butting his bean against a wall. Daniel has discovered a den, too. He has brought suit against ninety-three insurance companies for \$50,000 alleged damages. We suspect that Daniel needs the money.

It appears that the Insurance Brokers' Exchange "is a combination in restraint of trade," although there are several companies not affiliated with it, and the plaintiff is at liberty to place his insurances with 120 or more companies. The exchange is charged with the crime of cooperating with the Board of Fire Underwriters.

Aronson complains that the two organizations have an agreement to refuse business from brokers who are "non-union" or not members of the Exchange, and that the latter refuses to place business with non-board companies. Worse, Board premiums are much higher than justified by the conflagration and other risk assumed.

—**Return Commissions**

Where a company liquidates the agent is not entitled to return commissions or unearned premiums on policies canceled because of such liquidation. Such was a recent decision in Pennsylvania, in the case of the defunct Guardian Fire of Pittsburg. It was ruled that the local agents were bound by the provisions of the general agents' contract. The former were not entitled to anything more than the latter were. A decision in the American Union case will be rendered later.

—**Life Notes**

Among the ordinary department leaders of the Metropolitan Life are G. R. Jacobs of Imperial Valley, Cal., J. E. Trevorrow of Medford, Ore., H. O. Yohner of Stockton, Cal., and C. K. Mabie of San Jose, Cal.

The Life Underwriters Association of South Africa has been promised the support of most of the life offices in the U. S. A., says Insurance of Cape Town.

Edward A. Woods, president of the National Life Underwriters, is a little man

but he is a big talker. What he says is worth hearing. At the World's Salesmanship Congress, last week, Mr. Woods said:

The aggregate expenses of management of the vast life insurance institutions in this country are, roughly, \$170,000,000.

In 1915 the number of licenses issued was 104,886; the contracts in force at the end of the year were 69,585, by 83 companies.

Enough agents are secured every two years to equal their entire force.

There annually pass out of the business as agents 60,000 persons. These 60,000 failures cost the companies \$6,000,000 at least.

The Texas primaries pronounced for the retention of the Robertson reserve investment law. This vote was expected.

—**Accident Solicitor Arrested**

J. W. Nee was arrested last week at San Jose on a warrant from Grass Valley, Cal., charging him with obtaining money on false pretenses. He wrote accident policies, collected the premiums, and then went westward. Letters to the insurance company named brought back a denial of Nee's agency.

—**Fire Chief's Widow's Accident Award**

Mrs. Mary A. Kenney, widow of the late James Kenney, chief of the Berkeley fire department, who lost his life on March 23 as a result of a fire in the Eldorado oil works has been awarded \$4,506.76 by the Industrial Accident Commission as a death benefit. Kenney, a very competent fire chief, died of suffocation while fighting the fire.

—**Stolen Machines**

The Hartford Agent prints a list of 72 automobiles insured in the Hartford and stolen and not recovered—one in Oakland, one in San Francisco, one in Los Angeles and one in Denver.

—**It Would Be Interesting**

To know how much was lost by the later stockholders of the Pacific Surety, Pacific Coast Casualty, Casualty Co. of America, Pacific Slope Securities and Western Casualty & Surety, and American Fidelity companies.

—Fires

Oakland, Cal., August 6.—A charge of arson has been placed against Mme. Valerie Beoucair Higgins, who is believed to have placed a box of oil-soaked materials outside her door in the Castlewood apartment house at 12th and Grove streets. The box was found ablaze. She says her husband deserted her some time ago. Madam Higgins is the mother of fifteen children and she may be crazy. She lost four children in the Iroquois theater fire, Chicago, and was herself badly burned.

Livermore, Cal., Aug. 4. — Fire which threatened to burn this little city started in the planing mill at East First and Railroad avenue today and burned St. Michael's church next door. Several hundred men formed a bucket brigade and fought the fire. Aug. 7.—Fire broke out on the roof of the Livermore hotel.

—Tuttle Resigns

Charles R. Tuttle, vice president of the Continental and manager of the Western department at Chicago, has resigned. Mr. Tuttle was formerly a special agent for the Continental in the Rocky Mountain field. He succeeds Manager Johnson at Chicago, and will have charge of the Western field for the North America.

—Wyoming

Auditor R. B. Forsyth (John Schuneman, deputy) issues a statement of Wyoming 1915 business. Net fire premiums were \$498,016, with \$217,115 losses incurred. The Fireman's Fund led with \$43,924 premiums.

—Plate Glass

Many of the plate glass losses by the big munitions explosion in New York City and elsewhere were covered by insurance. It is understood that the companies will pay the losses, notwithstanding the policy clause exempting from any liability for breakage caused directly or indirectly by fire. The insurance loss may be \$150,000. One building had 25 plate glass windows broken. Plate glass panes are 20 percent higher than formerly, and now cost all the way from \$40 to \$500.

—Pacific Coast Casualty Suits

This San Francisco company, now in liquidation, is suing the International Banking Corporation to recover bonds, turned over to it by the former president, E. F. Green, as security for a note given by him. The bonds are valued at \$18,705. It is asserted that the Green note was personal and that the bonds were non-negotiable.

Minority stockholders of the Pacific Coast Casualty Company have brought suit to unmerge or dissolve the recent contract of reinsurance with the Casualty Company of America. The appointment of a receiver is asked for. The suit is formally against President Thomas L. Miller and Manager Fred B. Lloyd, and also against President E. L. Hearn of the Casualty Co. of America. The return of all funds already paid the latter is demanded, and the petitioners ask for an order restraining the company from drawing the \$250,000 deposit with the state authorities at Sacramento. The minority stockholders assert that \$25 per share already paid for 4,000 shares of the Casualty Co. of America, bought from President Hearn, is far in excess of the book value of the stock. Another casualty company has attached the state deposit on a claim of \$15,000.

—Fire Items

The Liverpool & London & Globe leads in New York city premiums for the half year (\$618,391) and the Home is next (\$616,558).

Fred S. James & Co. of New York, United States managers of the General Fire and the Urbain Fire of Paris, have been selected as United States managers of the British Dominions General Insurance Co. of London. The British Dominions General has a paid-up capital of \$1,900,000, and total assets of \$7,060,000. The company has a net surplus of \$1,125,000.

The Kyoto Imperial University of Japan has ordered a copy of Sexton's "Fire Insurance."

A San Francisco broker is the live image of Theodore Roosevelt, and strenuous too.

Geo. H. Tyson is rustivating on his ranch down Saratoga way.

CHIPS

—Acknowledged

United States Life Tables, 1910, prepared by the Dept. of Commerce (Bureau of the Census). Additional copies of this book may be procured from the supt. of documents, government printing office, Washington, D. C., at 75 cents per copy. Statistics are made up from the original registration states, selected states, and deaths in 1909-10-11. Stillbirths are excluded.

—Opposed to State Insurance and Rating

Insurance Commissioner Cleary of Wisconsin, in a recent address, expressed himself clearly and positively as opposed to the state's taking over any line of business until private enterprise had proved to be a failure.

—Foreign

There is a Lloyd of France, a company "anonyme d' assurances et de reassurances contre tous risques," with a capital of 3,000,000 francs.

—Washington Ins. Report

We are indebted to H. O. Fishback, insurance commissioner of the state of Washington, for a copy of the 22d annual report of his department. It is a book of 107 pages. There are 6 assessment mutuals, and 6 operating of the full cash premium plan. Washington also has 4 stock life companies, and 1 casualty company.

—Life Items

The Western Union Life Association of Los Angeles, at its thirtieth annual session, reported for the year new business amounting to \$2,568,000 and 1,630 certificates. Collections were \$275,911 and death claims paid \$236,000, with no unpaid claims. Receipts from members now average \$1,000 a day. The permanent fund, "which guarantees against more than nine deaths in one year on each \$1,000 carried," now amounts to \$614,423. Secretary Stevenson reports \$16,189,000 insurance in force on the lives of 10,499 members. Insurance in force gained \$1,099,000.

New policy forms for ordinary and limited

payment policies of the New York Life provide for surrenders, paid up and extended after three years premiums have been paid instead of two. They are incontestable after two years instead of one, and contain a suicide clause for the first two years. Disability benefits provide for payments in the event of total disability before age 60 of one-tenth of the face of the policy annually during the continuance of such disability for life instead of being limited to ten instalments.

The Prudential industrial department strikers may have had some genuine grievance but they showed the cloven foot when they employed a professional labor-union agitator to lead them, and invited office-holding demagogues to inflame them with incendiary speeches.

The savings-bank plan of life insurance has proved itself a failure, despite of the boosting by the state and the politicians. The workingmen have not rushed to buy it. They prefer the solicitation and house-collection of the regular company solicitors. Justice Brandeis thought otherwise.

Among New York Life leaders are M. Watanabe, S. R. Ono and Fred Agen of Los Angeles; U. Matsada, L. C. Ryan, P. T. Bell, of San Francisco; K. Uchimura, O. S. Kirscher, Seattle.

The Philadelphia Life Underwriters Association is charged with small-mindedness, meanness and persecution, by Insurance World.

—Accidents

The Pacific Mutual News this month is devoted to the Safety First Movement—which is not for "peace at any price." We read that the company last year had one automobile out of every three accidental deaths.

—Marine

The wrecked Bear, on the California coast, has a whole hull, except for a hole in hold 3. The Bear is being lifted by the tail by a logging engine, and may soon slide safely back into deep water.

MISCELLANEOUS

New Company But with Old People

The Casualty Co. of America will be swallowed by the Bonding Company of America. The latter is new with \$800,000 capital and nearly a million net surplus. The stock was underwritten at 250 percent of par. The B. C. of A. will reinsure the C. C. of A., paying for the business a good percent of the unearned premium reserve, but assuming no other liabilities. The Casualty Company of America—which took over the business of the Pacific Coast Casualty Co., had been in some difficulty and had reduced its capital—will retire with some loss to its stockholders.

The estimate of the Black Tom explosion plate glass insurance losses include New York P. G. \$65,000, Metropolitan Casu. \$40,000, Lloyds P. G. \$35,000, Fidelity & Casualty \$15,000. The largest loser had 1,600 breakages.

Racing with a train four men in an auto were struck at a crossing, in California, yesterday. One was Terry M. Helm, an insurance clerk, son of a Santa Clara non-board agent.

A new liability fraud is the making of fake claims against property-owners insured under a general liability policy. Indictments have been found against a New York lawyer and two other members of the gang. A member would have as many as five "accidents" in a day, each on a different piece of neglected property previously photographed at the defective place, sidewalk or stairway or coal-hole.

Supt. Everitt of the Fidelity & Casualty Co. writes: "Our most successful agents sell our disability insurance to others because they have sold it to themselves. They realize the personal loss they would sustain in event of disability. Their enthusiasm leads them to enthuse others. Enthusiasm creates business and success. Our own confidence in the goods we are selling begets confidence in others."

Local Agents Association Annual Meeting in Boston

Great preparations for the swell gathering on September 12 to 15 are being staged in the Boston theater by the fire and casualty folks. California is to be represented by Mac O. Robbins of the state association, who carries a handclasp across the continent. Roth, the president of the National Association, is cramming himself for the opening speech. U. S. Senator Lodge, of no vast wilderness, may speak on American problems.

The Oregon agency limitation law will be the subject of a special report by George D. Markham. How to meet wholesale withdrawals, as in Missouri and South Carolina, will be feelingly discussed by agents from the South. Forms and permits and rates and commissions will be thoughtfully ventilated by men who can find a nigger in the woodpile.

The casualty people promise a whirlwind feast.

All visiting golf fiends will be introduced to the nineteenth hole, the only wholly pleasant feature of the meeting.

In Our Myuzeeum

The man who "lends" but "loans" nothing.

An Italian word ending with a consonant.

Burglars' stealings to the value of \$86,762 were recovered from San Francisco pawn shops by the police in the 12 months ending June 30.

The smaller casualty companies, with no separate backing, are facing extinction.

The Bonding Company of America will be the new name of the Casualty Company of America, of which Tom Miller and Fred Lloyd are officers.

The countless, confusing, colliding, killing jitney junks have been ruled off Market street from ferry to Sixth in shopping hours.

San Francisco Notes

Market Street: The Southern Pacific (R. R.) Company is breaking ground for the largest office building west of Chicago. It will be the most modern. The shape is to be a capital E,—the prongs running south-east to Mission street. The frontage between Steuart and Spear streets, on Market, will be 275 feet. The depth on the cross streets will be 209 feet. This huge building, covering a city block, will be ten stories high and be completed in the autumn of 1917. The eight passenger elevators will hold sixteen passengers each. The railway company and its 2,600 San Francisco employees will occupy eight floors. The foundations of this brick, sandstone and steel structure will rest on 2,123 115-foot piles.

Sansome Street: The first insurance office coming northward is that of the Atlas Assurance Company, at the corner of Bush, large, light and cheerful. A little farther up is the Springfield and Newark office, with a sixty-foot frontage—light and commodious.

Upstairs is the assembly room of the High-Heel Boot Society, where drill-meetings are held every week-day noon. At the s. corner of Pine is the office of the London and the London Underwriters. At the n. e. corner is the office of Edward Brown & Sons, with four companies and one underwriters. At 324 there has been reconstruction, for the addition of the Yorkshire and the New York Northern, just moving in, to be hereafter with the North America and the Alliance, a happy family, under the directing care of Manager J. C. Johnston. At 201, north division, Royal Insurance building, the Scottish Union and National and the State Assurance are "in the swim," with H. W. Fores looking out for new business.

The first daily insurance journal in the world was issued by the Coast Review for four days in succession, many years ago. It consisted chiefly of reports of the annual meeting of the Fire Underwriters Association of the Pacific. No advts. were solicited.

POLICIES THAT SELL

ARE THE NEW POLICIES ISSUED BY THE
PACIFIC MUTUAL LIFE INSURANCE COMPANY



Founded 1868

Assets,
\$35,656,611 00

Capital and
Surplus,
\$4,504,807 00

BECAUSE THEY PAY DOUBLE IN CASE OF
DEATH AND CERTAIN LOSSES DUE TO
ACCIDENT. EVERY INSURER WHO HEARS
ABOUT THESE POLICIES WANTS ONE.

See for an Agency Contract in California—

KILGARIF & BEAVER, Inc.

Managers for
NORTHERN CALIFORNIA
Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Manager for
SOUTHERN CALIFORNIA
Pacific Mutual Bldg., Los Angeles

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1916) . . . \$10,873,210

NET SURPLUS, " . . . 4,537,559

E. F. BEDDALL
President

N. S. BARTOW
Secretary

GEO. W. BURCHELL
Vice-President

Gross Assets ^{JAN. 1} 1916 \$112,379,527

Exclusively Fire Assets 52,857,075

Net Surplus - - 24,462,872

Losses Paid - - 287,726,461

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager

J. J. ATKINSON, Sub-Manager
LIVERPOOL, ENGLAND



DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta,
San Francisco, Montreal.  Agencies in all principal Cities and Towns

ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING. SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston
J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred,
J. H. Banks, F. J. Perry, J. T. O'Brien, R. S. Folger, Matt B.
Evans, C. A. Luhrs (automobile).

San Francisco Must Prevent Fires to Reduce Losses

If there is to be any material reduction in the fire loss of San Francisco the city will have to adopt a policy radically different from that now in use. Instead of concentrating its attention on providing means to extinguish fires, it must make a determined, well-directed effort to prevent their occurrence. It has already been shown that this city suffers from an annual fire loss of \$1,000,000 in round numbers. This represents a per capita loss of \$2.35, about an average figure for cities of similar size. But the fire loss is not the total fire tax on the community. To it must be added the cost of the fire department. Together they indicate what fire is costing the city.

Combining the per capita losses and per capita cost of fire departments of the cities named gives the following results:

City—	—Per Capita—		
	Fire loss	Dep't Cost Fire	Fire Tax
Cleveland	\$1.71	\$1.36	\$3.07
Baltimore	1.64	1.62	3.26
Pittsburg	1.82	1.87	3.69
Detroit	2.68	1.77	4.45
Buffalo	2.41	2.40	4.81
<i>San Francisco</i>	2.35	3.60	5.95
Milwaukee	2.51	1.71	4.22
Cincinnati	3.05	2.07	5.12
Newark	2.69	1.73	4.42
Los Angeles	2.71	1.24	3.95
New Orleans	1.62	1.44	3.06
Washington, D. C.	1.48	1.91	3.39
Minneapolis	4.34	1.64	5.98
Average of group	\$2.38	\$1.87	\$4.25

Without entering into a discussion of the reasons, the above figures show that San Francisco is paying an abnormally high fire tax, being 40 per cent greater than the average for the group of cities given, and being exceeded only by that of Minneapolis.

The figures in the above table call attention to the fact that in order to prevent the local fire loss from becoming still larger it has been found necessary to maintain a fire department at a cost of

about double that of other cities. During the last thirty-four years the population of the city increased 91 per cent, while the annual cost of the fire department increased 515 per cent, which is equivalent to a per capita increase of 221 per cent. It is our opinion that, notwithstanding the nature of the local hazards, and the conditions just mentioned, the local fire loss is considerably greater than it should be, especially in view of the present knowledge of the action of heat on the materials of construction, the modern art of building construction, and the improvements made during the past few years in fire-resisting devices and fire-extinguishing appliances.

—From Municipal Record.

Many Misstatements As Usual

The Underwriters' Sport continues to practice the foolish art of making enemies for the Board and Board companies by publishing what is not true of mutuals and inter-insurers. It naturally prefers the false when the truth would serve the good cause better. It has got that habit.

The British Columbia law was recently amended by the addition of some sixty-four words in subsec. 1 of sec. 41.

The Sport is always ignorant and often malicious. It either knew nothing of the facts or deliberately misstated them. The impression is given that the entire act is new and aimed (by Board companies of course) at a Seattle inter-insurer.

The facts are the Lumbermen's Indemnity Exchange's Victoria attorneys framed the brief amendment and helped to enact it. The amendment was opposed by representatives of stock companies, naturally too, as it removes a serious objection to interinsurance in the province. The amendment makes ultra vires no longer available, and will enable the Exchange to retain its present and acquire new business in British Columbia.

It never pays (the companies) to circulate or help circulate falsehoods about "the enemy." Anything published by the irresponsible Underwriters' Sport should be questioned and subjected to some approved test.

“The Largest Fire Insurance Company in America.”

Organized 1853



ELBRIDGE G. SNOW, President

SAN FRANCISCO TEN YEARS AGO

TEN YEARS AGO “THE HOME OF NEW YORK” KEPT FAITH WITH ITS POLICYHOLDERS IN SAN FRANCISCO, AND WITH ITS AGENTS EVERYWHERE, IN CONFORMITY WITH ITS REPUTATION, BY PROMPTLY NOTIFYING ITS REPRESENTATIVES IN THE STRICKEN CITY THAT ALL LOSSES WOULD BE PAID IN FULL IMMEDIATELY ON ADJUSTMENT, AND THIS WAS DONE.

“THE HOME OF NEW YORK” STILL LEADS, WITH ASSETS LARGER THAN THOSE OF ANY OTHER FIRE INSURANCE COMPANY IN AMERICA.

All Branches of Fire and Allied Insurance

STRENGTH

REPUTATION

SERVICE

ROFF & SHEAHAN, General Agents

333 California Street

: : :

San Francisco

Fire losses in July, \$25,000,000.

Mississippi dwellings for seven years averaged 127 percent loss ratio.

Escalon, Cal., Aug. 8. — Fire destroyed two business frames today. Entire town in danger. Stockton sent fire engines.

Arbuckle, Cal., Aug. 7. — H. S. Schrader's barn and other buildings burned. Loss \$2,800.

Lincoln, Cal. — Glading - McBean barn, 16 horses and farm machines burned with loss of \$15,000.

Sonoma county, Cal., forest fires destroyed ranch property. Vandyek, one of the losers, thinks the fire on his place was set. In adjoining Lake county there have been several forest fires.

Nephi, U., July 29. — Cooper-Pyper Co. hardware store damaged.

Goldendale, Wash., Aug. 1.—E. C. Trost planing mill burned.

MARINE

The river steamer Shaver in the Columbia river struck a snag, Aug. 7, and sank up to the upper deck.

CASUALTY

It is a surprise to read that the retiring (not modest) Prudential Casualty of Indiana has been able to stay a brief while in Washington. We thought it was dead of annui.

Jitney business is most precarious.

The Fidelity & Deposit has jumped the traces on compensation in California, and has been released. Enough is enough.

Fire

Automobile

Marine

COMMERCIAL UNION

ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital	\$	14,750,000
Paid-Up Capital		1,475,000
Total Cash Assets, Gold		59,256,504
Total Liabilities, including re-insurance reserve		49,292,061
Cash Surplus to Policyholders		9,964,423
Total Amount of Claims Paid		186,673,461

Assets in United States Held by Trustees, \$9,868,370

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St.

San Francisco

E. T. NIEBLING, Manager

R. C. MEDCRAFT, Assistant Manager

1792—FIRE INSURANCE

AUTOMOBILE INSURANCE—1916

Insurance Co. of North America

OF PHILADELPHIA

ASSETS, \$20,838,450.21

Alliance Insurance Company

OF PHILADELPHIA

ASSETS, \$ 2,678,464.21

PACIFIC COAST DEPARTMENT :

JAMES C. JOHNSTON, General Agent

J. K. HAMILTON, Asst. General Agent

McCLURE KELLY, Asst. General Agent

Alaska Building, 324 Sansome St.

SAN FRANCISCO

SPECIAL AGENTS

A. C. WRIGHT, San Francisco
W. F. KUHL, Los Angeles
M. H. REEVES, Spokane, Wash.

F. J. MAYER, San Francisco
WALTER E. BLISS, Portland, Ore.
G. L. CAMP, Billings, Montana

FIRE

LIFE

Occidentals Meet

The Fresno branch of the Cudahy packing plant was for the second time in a month damaged by fire. The first fire was on June 19, and the second, on July 14. The losses aggregated \$50,000. Insurance light. The second fire was probably incendiary.

The 100,000 Club of the Occidental Life of Los Angeles met in the true garden of the gods, the Yosemite Valley, the last week in July. The club has fourteen members, who qualified in the first half year. The new president, the leader in the half-year's yield, is T. J. Atchley. Secretary Robert J. Giles was the guide in the Valley.

The Washington state locals meet in Bellington, next week.

GENERAL

Portland is bragging of a reduced fire loss this year. It was only half of that for the same time last year — which was a hair-raising year. Jay Stevens's department takes a modest bit of credit.

San Francisco city property is assessed at \$758,352,465.

Santa Monica, Cal., July 31. — The Lovejoy house burned on Friday evening. Insurance in two companies, \$1,250.

With women, says a Texas doctor, "beauty is a deauty."

The Hibernia Fire has begun.

A man with honest convictions on the wrong side of a question is worse than a crook.

FIRE

At last accounts English firemen had been fighting a wharf fire fifty-two days, with a fresh outbreak.

The Oregon insurance department rules:

"Any agent who has been called to the colors and taken out of the state is authorized to delegate to any one his authority to transact insurance under any license granted him by this department. During his absence this department will recognize such person delegated by him as his representative and will aid as far as possible in the protection of his business."

LIFE

Exceptional gains have been made for the first six months of 1916 by the Bankers Life Company of Des Moines. The total of issued business for the first six months of the year was practically \$23,000,000 and the gain in legal reserve business in force for the first six months of the year was as great as the total gain for the year of 1915. The insurance issued for the first six months of 1916 shows a total which is approximately one-third greater than the total of issued business for the first six months of 1915.

GENERAL**Laffandlivlong**

Flatbush—Did you ever lose much time house-hunting? Bensonhurst—Oh, yes; we lived out West at one time, and we had a cyclone. I spent six days looking for my house.—Yonkers Statesman.

During President Lincoln's first visit to a jail an old inmate looking out through the bars remarked: "Well, Mr. Lincoln, you and I ought to be

well posted on prisons. We've seen all there are in the country." "Why, this is the first one I ever visited," replied the chief executive, somewhat astonished. "Yes," was the reply, "but I've been in all the rest."

"I wonder why they call them stag parties?" remarked the man who had just received an invitation to attend one.

"It's probably an allusion to that well-known quotation, 'The stag at eve has drunk his fill,'" replied his wife meaningly.—Philadelphia Ledger.

"Seems to me the boys of today are not as daring as those of our youth." "Oh, I don't know. Seems to me the baseball fences are about twice as high as they used to be."—Louisville Courier-Journal.

AUTOMOBILE

Huntington, Or., July 30. — Automobile crossing track was struck by engine. Man at wheel instantly killed, and companion fatally hurt.

In two California localities, recently, automobiles driven by women plunged into depths ranging from 40 to 60 feet.

Automobile registration in California now exceeds 200,000 in number, a gain of 36,000 in twelve months.

ACCIDENT

A man with a steel fishing-rod touched a "third rail" and was instantly killed.

SPECIAL AGENT

Who is familiar with the Northwest Field desires to make a new connection. Address for confidential correspondence, S. P. A., Care Coast Review, 122 Halleck St., San Francisco.

**San Francisco's
Red Flag Official**

We should like our "foreign" readers to know what kind of an election commissioner has been appointed in San Francisco — Wm. McDevitt. At the anti-preparedness meeting, presided over by a banker, this official was one of the socialistic or anarchistic speakers. He spoke in favor of the blood-red flag, and said if he thought the Preparedness paraders were to be "in a heroic humor" he "might be tempted to say to them":

"Shoot in the back of the neck, or somewhere else, in this parade all of the corrupt corporation officials and

minions, all of our corrupt bankers, all of our representatives of those powers whose greed is lust for war—shoot them, and call it a good day's work and come home."

Representative San Franciscans have asked the mayor to remove this red-flag city official or give reasons for his refusal.

Marconi has invented a small apparatus which, on the bridge, can be worked by the ship's officer, and will prevent collisions at sea in darkness and fog.

In the Prairie Northwest the cry is Hail! all hail!

West Coast - San Francisco Life Insurance Company

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY—TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS**. Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

MORE AGENTS WANTED

HOME OFFICE--- West Coast - San Francisco Life Building, San Francisco, Northwest corner
Pine and Leidesdorff Streets

ORGANIZED 1797

The Norwich Union Fire Insurance Society, Ltd.

Of Norwich, Eng.

Assets, Over **\$13,000,000.00**

Losses Paid, Over **\$100,000,000.00**

Pacific Department :

J. L. FULLER, Manager

FRANK L. HUNTER, Asst. Manager

**234-236 Sansome Street
SAN FRANCISCO**

**Sailing Vessel Also
Must Have Slow Speed in Fog**

Article 16, of the International Navigation Rules, requiring every vessel to go at moderate speed in a fog, applies equally to sailing and steam vessels.

A schooner sailing before the wind

at a speed of from 6½ to 7 knots an hour in a thick fog, and where passing vessels were frequent, held in fault for a collision with a tug having a tow, on the ground of excessive speed.—The Oceania Vance, 233 Fed. 77. Aug. 10, 1916.

The Pioneer German Fire Insurance Company in America



**Hamburg-Bremen
Fire Insurance Company**

HAMBURG, GERMANY

Pacific Department: 201 Sansome Street, - SAN FRANCISCO, CAL.

MARSH & McLENNAN, Managers

Organized in 1854

Entered United States in 1858

Total Losses Paid in the United States, \$27,000,000

United States Branch: 123 William Street, - NEW YORK

H. N. KELSEY, Manager

AGENTS WANTED IN UNREPRESENTED POINTS

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President **JOHN M. TAYLOR**, Hartford, Conn.

Insurance in force, 100,411 Policies for - \$237,784,931.79

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1915	-	-	-	\$302,236,187.70
Total returned to Policyholders, as above noted, in same period	-	-	-	311,968,360.63
Excess of amount returned	-	-	-	9,732,172.93

PACIFIC COAST DEPARTMENT

The Williamsburgh City Fire Ins. Co.

Organized 1853

Merchants Fire Assurance Corporation

Organized 1910

New Jersey Fire Insurance Company

Organized 1910

WM. W. ALVERSON, Manager

374 Pine Street, : : : San Francisco, Cal.

The New Brunswick Fire Ins. Co.

Organized 1826

The North River Insurance Company

Organized 1822

United States Fire Insurance Co.

Organized 1824

H. T. UNGEWITTER, Asst. Mgr.

Telephone Sutter 485

SPECIAL AGENTS

T. B. CLARKE, R. L. ELLIS, San Francisco; T. J. KELEHER, Los Angeles; A. M. LOVELACE, Portland; W. T. BOOTH, Spokane

AMPLE FACILITIES for Handling Large Lines.

	Alaska		Arizona	
	Reported to the Coast Review			
	Premis.	Losses	Premis.	Losses
Aetna	\$10,720	\$ 4,539	\$ 23,481	\$ 3,432
Agricultural	2,567	1,864	11,363	2,129
Alliance	649	29	4,142	2,645
American Central	419	. . .	10,355	3,816
Arizona . . . . .	. . .	. . .	37,828	8,661
Atlas Assurance	1,661	1,282	17,275	813
British America	1,682	281	. . .	. . .
Boston	622	*25	. . .	. . .
California	7,514	5,604	10,793	857
Capital	1,443	647	1,763	. . .
Colonial Und.	5,252	1,825	4,740	3,941
Commercial Union Assur.	7,590	5,529	19,063	10,272
Concordia	4,474	1,000	2,777	450
Continental	6,065	11,073	8,787	5,474
Connecticut Fire	4,136	381	14,019	6,338
Delaware Und.	6,907	2,678	4,077	902
Detroit F. & M.	747	1,006	725	. . .
Dubuque F. & M.	473	. . .	. . .	. . .
Equitable F. & M.	634	17	2,484	212
Fidelity Phenix	4,743	1,876	11,711	3,566
Fireman's Fund	5,377	1,604	37,285	8,619
Fire Association	3,210	84	9,939	3,850
First National	334	. . .	199	. . .
German Alliance Ins. A.	512	. . .	1,137	224
German American	6,553	156	18,884	5,463
Germania . . . . .	. . .	. . .	8,285	5,052
Globe & Rutgers	6,829	4,907	11,351	2,085
Globe Underwriters	73	. . .	814	. . .
Hamilton	314	647	295	. . .
Hanover	769	. . .	. . .	. . .
Hartford Fire	20,535	16,235	48,331	7,908
Home of N. Y.	9,646	7,202	47,067	58,137
Home of Utah . . . . .	. . .	. . .	454	370
Imperial	560	. . .	3,229	1,635
Ins. Co. of North America	6,329	5,179	13,657	2,602
Ins. Co. State of Penn.	2,169	14,373	. . .	. . .
Law Union & Rock	5,991	2,519	. . .	. . .
Liverpool & London & Globe	5,736	-4,005	21,226	4,037
†Liv. & Lon. & Globe, N. Y.	80	231	249	. . .
London Assurance	14,767	6,678	14,907	2,564
London & Lancashire	4,073	5,689	9,740	2,081
Merchants, Colo.	128	. . .	. . .	. . .
Mercantile F. & M. Und.	103	. . .	. . .	. . .
Michigan F. & M.	683	361	3,969	1,099
Michigan Com'l	3,012	2,793	2,446	3,190
Milwaukee Mechanics . . . . .	. . .	. . .	5,508	2,525
Montana	678	239	. . .	. . .
National Fire	12,690	9,743	30,032	10,223
National Union	3,883	263	. . .	. . .
Netherlands	789	1,178	. . .	. . .
New York Underwriters	3,540	3,073	11,897	11,531
New Zealand	5,868	2,682	20,020	10,288
Newark	2,655	723	11,322	1,954
Niagara-Detroit Und.	2,146	1,011	2,438	350
Niagara Fire	7,308	5,591	9,431	-1,052
North British & Mercantile	2,516	8,972	12,485	8,562
Northern Assurance	10,685	1,396	8,388	4,795
Northwestern National . . . . .	. . .	. . .	3,611	2,807
Norwich Union	15,003	15,233	12,653	3,684
Orient	400	1,862	5,518	753
Palatine	6,026	1,344	8,591	10,686
Peoples National	731	. . .	. . .	. . .
Pennsylvania Fire	2,041	47	8,186	632
Philadelphia Und.	1,589	207	5,566	1,324
Phoenix of Hartford	4,856	63	10,726	4,280
Phoenix, London	5,155	5,185	17,654	2,275
Providence-Washington	2,076	*2,073	4,178	*83
Queen Ins. Co. of America	5,290	5,617	22,081	9,528

* Paid † Reins. only — Minus

	Alaska		Arizona	
	Premis.	Losses	Premis.	Losses
Royal	\$ 7,758	\$ 545	\$ 37,269	\$ 13,599
Scottish Union & National	2,172	1,029	7,596	286
Springfield F. & M.	9,138	5,429	34,608	8,287
St. Paul F. & M.	181	.	11,131	6,985
Sun of London	6,363	1,604	17,341	3,899
Svea	3,704	4,129	7,941	222
Union Assurance	4,201	3,150	10,105	1,446
Vinlean . . . . .	.	.	1,102	15
Westchester Fire	3,369	3,182	5,735	5,888
Western Assurance	2,271	.	3,575	1,738
Yorkshire	4,263	1,324	.	.

California

	1914	1915	1915
	Premis.	Premis.	Losses Inc.
California	\$232,334	\$221,752	\$ 95,258
Capital F.	40,988	46,508	33,546
Fireman's Fund	563,923	573,902	334,955
Pacific National . . . . .	.	12,922	3,526
Vulcan Fire	48,526	57,186	30,120
Aetna	567,174	618,741	303,619
Agricultural	125,690	118,134	49,205
Alliance	61,358	51,612	23,538
American, N. J.	117,804	127,055	61,825
American Central	125,553	125,965	69,463
American Druggist	6,589	7,414	166
American Eagle . . . . .	.	4,534	.
Arizona	7,389	12,385	6,767
Austin Fire	17,526	19,609	9,700
Automobile . . . . .	.	34,938	7,660
Boston	48,785	58,414	40,144
British & Federal Underw.	69,620	84,063	35,275
Caledonian-American	3,771	4,439	4,064
Camden Fire	25,811	54,460	34,813
Citizens	60,060	57,606	34,313
City of New York	53,303	55,834	36,510
Colonial Fire Underwriters	109,744	97,041	53,753
Columbian National	22,508	24,960	5,323
Commonwealth Fire	28,572	26,811	15,496
Commonwealth, Texas	17,527	19,609	9,700
Commercial Union Fire	18,866	17,709	7,142
Concordia Fire	46,872	34,395	26,178
Connecticut Fire	255,474	227,595	98,781
Continental Fire	461,257	506,129	202,634
County . . . . .	.	1,625	.
Delaware Underwriters	38,316	51,756	32,440
Detroit F. & M.	22,402	24,743	7,927
Dubuque F. & M.	59,811	67,048	24,092
Eastern Underwriters . . . . .	.	39,637	22,400
Equitable F. & M.	19,627	38,657	20,123
Fidelity-Phenix	222,225	212,673	94,381
Fire Association	160,660	158,113	80,640
Firemens	134,479	93,992	59,404
First National Fire	19,620	15,336	5,318
Franklin Fire, Penn.	50,296	59,258	23,558
German Fire, Ill.	29,578	15,129	21,266
German Alliance Ins. Ass'n	28,115	23,070	10,165
German-American, N. Y.	410,923	401,260	170,878
German-American, Penn.	11,424	12,208	10,063
Germania Fire	37,821	46,349	21,245
Germania Underw.	29,600	33,539	13,863
Girard F. & M.	61,294	26,576	16,263
Glens Falls	84,360	67,959	37,888
Globe & Rutgers	154,527	149,544	65,163
Globe Underwriters Agency	9,410	10,979	6,483
Hamilton Fire	7,434	6,889	4,322
Hanover Fire	70,026	62,927	42,363
Hartford Fire	628,924	665,056	385,786
Home	853,063	985,218	426,059

California			
	1914 Prens.	1915 Prens.	1915 Losses Inc.
Home Fire	\$ 28,673	\$ 28,973	\$ 15,070
Humboldt	44,217	50,229	14,127
Imperial	26,610	27,175	16,221
International Fire	8,623	11,676	2,838
Ins. Co. North America	248,137	256,914	123,268
Ins. Co. State of Penn.	78,674	74,789	45,446
Liv. & Lon. & Globe, N. Y.	4,812	15,844	6,758
Mechanics & Traders	47,328	42,406	30,411
Merchants, The	12,406	22,137	12,020
Merchants Fire Assurance	41,048	41,818	15,640
Mercantile F. & M. Underwr.	9,785	11,309	9,486
Michigan F. & M.	45,463	49,573	20,100
Michigan Commercial	29,700	32,090	18,327
Minnesota Underwriters	8,151	7,679	9,375
National Fire	321,468	321,691	116,106
National Union Fire	361,145	351,667	193,107
National Ben Franklin	132,116	137,403	46,799
Newark	47,321	53,697	35,711
New Brunswick	64,907	83,873	27,527
New Hampshire	62,141	100,938	31,459
New Haven Underwriters . . . . .	. . . . .	8,984	3,559
New Jersey Fire	86,477	23,571	21,040
New York Underwriters	178,488	183,097	81,306
Niagara Fire	235,073	228,722	144,363
Niagara-Detroit Underwriters	48,631	56,109	23,726
Northern, N. Y.	19,497	27,580	10,509
Northwestern F. & M.	15,737	30,149	12,626
Northwestern Mutual	154,625	126,006	63,252
Northwestern National	180,675	252,043	62,110
North River	131,569	147,542	83,957
Occidental	10,472	7,976	4,807
Old Colony	13,188	10,632	12,870
Orient	90,221	97,517	53,561
Pacific	32,072	41,337	12,134
Pennsylvania Fire	219,847	219,909	101,950
Philadelphia Underwriters	78,379	79,254	46,881
Peoples National	30,458	32,216	26,061
Phoenix of Hartford	312,070	318,217	135,221
Providence-Washington	112,819	106,107	86,556
Queen Ins. Co. of America	308,393	320,433	149,596
Reliance	44,506	43,448	18,060
Rhode Island	22,002	34,596	12,705
Rochester-German	67,745	78,376	42,148
Security	98,645	56,756	36,770
Springfield F. & M.	336,078	337,664	193,667
St. Paul F. & M.	150,537	144,565	91,565
Safeguard . . . . .	. . . . .	357	. . . . .
Standard	28,708	28,440	9,634
Sterling	20,810	9,729	33
Stuyvesant	51,546	28,870	30,818
United States	41,860	44,948	23,706
Westchester Fire	79,945	73,386	48,197
Williamsburg City Fire	115,472	119,627	64,074
Aachen & Munich	2,013	1,271	163
Atlas Assurance	207,559	207,657	139,867
British America Assur.	31,415	57,125	27,203
Caledonian	155,509	158,376	96,192
Century	20,366	13,054	13,901
Commercial Union Assurance	280,888	271,716	112,967
Hamburg-Bremen	17,033	8,164	995
Law Union & Rock	69,666	70,942	65,865
Liverpool & London & Globe	566,466	574,415	212,197
London Assurance	397,749	412,625	209,851
London & Lancashire	271,758	278,435	151,607
Netherlands	72,571	55,955	27,452
New Zealand	262,727	264,230	131,123
North British & Mercantile	362,378	459,707	150,827
Northern Assurance	313,831	294,580	128,033
Norwich Union Fire	83,630	102,532	53,615

California			
	1914	1915	1915
	Prams.	Prams.	Losses Inc.
Palatine	\$110,759	\$ 102,800	\$ 26,277
Phoenix Assurance	259,304	271,575	158,591
Prussian National	155,912	136,574	86,139
Royal	654,611	651,755	324,801
Scottish Union & National	169,767	158,605	81,299
State Assurance	18,527	16,763	10,359
Sun Ins. Office	261,281	246,557	88,847
Svea Fire	113,992	118,577	67,175
Union Assurance	138,887	143,141	76,184
Union Fire . . . . .	. . .	5,508	5
Urbaine . . . . .	. . .	7,915	2,699
Western Assurance	122,294	97,290	48,733
Yorkshire	67,289	83,654	26,190

ITEMS.—The Indianapolis Salvage Corps (says Rough Notes) reports that for the first half-year 75 percent of the losses were on dwellings. Nor is the experiences in Indianapolis alone. The so-called "preferred" dwelling risks are getting in bad repute with the companies everywhere.

Insurance Advocate of July 15 is an especially handsome and interesting illustrated number.

Cave-in insurance is recommended by a federal official. The proposed policy is to cover loss to houses and contents by sinking above old coal-mines.

Among 1915 auto claims paid by the Travelers were: \$3,300 on life of a San Pedro, Cal., merchant who drove over a black dog; \$7,500 on life of an Alameda, Cal., merchant whose auto turned turtle on a stretch of rough road.

The American Life Convention and the National Association meet but do not scrap in St. Louis next month.

The great explosion broke windows inward and outward also. Rows of windows facing the explosion-center were not damaged while other rows facing opposite were all broken. Rock vibrations caused freak effects.

National Credit Men's Warning. — The National Association of Credit Men warns merchants to exercise care in the acceptance of insurance policies. "Use and occupancy" risks, it is feared, will affect the moral hazard when the war closes.

Latest Golf Story — New York, August 12. — Marie Bocatur, 14 months old, found an old golf ball in her home, 27 Passaic avenue, Nutley, N. J. She unwrapped the outer cover and put the ball in her mouth. The core of the ball exploded. The acid fumes rendered her unconscious and she died an hour later.

Oakland, Cal., Aug. 12.—Fire Chief Elliott Whitehead announces for the past year a per capita fire loss of only \$1.75, the lowest in several years.



ATLAS

Assurance Company

(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . . \$25,000,000.00

ASSETS IN UNITED STATES, \$3,082,719.99

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

LIFE

The new Agricultural Life will make a specialty of insuring the lives of farmers who live long because they live mainly on hog and hominy.

The Royal Life of shy Chicago is again in the warm grasp of a receiver.

The Manhattan Life's mortality rate is decreasing.

Paul S. Burns, Boston manager for the Mutual Life, has been arrested for alleged libel, on a criminal charge brought by his predecessor, T. Howard Lewis.

High New York Commissions

In New York City life insurance commissions have gradually gone skyward. Seventy percent for brokerage is easily secured, the Armstrong limitation law in this regard being gotten around by the general agent personally "buying the renewals" from the broker.—Western Underwriter.

We are indeed sorry to read this.

E. M. Bachelder is a California leader, likewise E. A. Cohn, for the Bankers Life.

ARE YOU PLEASED?

IF NOT, SEE

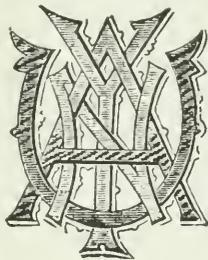
US

**POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
OCCIDENTAL LIFE INSURANCE CO.
OF CALIFORNIA**

"THE DURABLE"

THIRD FLOOR GROSSE BLDG.

LOS ANGELES, CAL.



New York Underwriters' Agency

Established 1864

Representing Cash Assets of over \$28,000,000

F. M. BRANCH, Manager

H. R. MANN Jr., Assistant Manager

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—H. B. Hagen, 520 Realty Bldg., Spokane, Wash.—V. H. Quitzow, 339-41 Sansome St, San Francisco—A. C. Anderson, 239 Van Nuys Bldg., Los Angeles, Cal.

W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

(FIRE)

United States Assets \$1,939,786.00

Liabilities in United States 1,163,164.00

Surplus \$776,622.00

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

**U. S. Bureau of War Risk
Gamble Wins \$2,000,000**

Washington, August 5.—The life of the Government Bureau of War Risk Insurance was extended today until September 2, 1917, in a bill passed

by the senate, which already has passed the house. The bureau, created when the war sent marine insurance to prohibitive rates, has paid more than \$2,000,000 in profits to the government.

FIRE

AUTOMOBILE

NIAGARA FIRE Insurance Company

Assets, - \$7,502,873.00 Surplus to Policyholders, - \$3,387,433.00

DETROIT FIRE & MARINE Insurance Company

Assets, - \$2,274,403.00 Surplus to Policyholders, - \$1,533,737.00

NIAGARA - DETROIT UNDERWRITERS

Assets, - \$11,301,668.00 Surplus to Policyholders, - \$5,667,165.00

EDWIN PARRISH, Manager

Pacific Coast Department 334 Pine St., - San Francisco

Live OPPORTUNITIES are OPEN
for AGENTS who CAN DELIVER

Men capable not only of writing applications
but of collecting the premiums, are always
welcome to our forces and can be advan-
tageously placed.

**UNION MUTUAL LIFE
Insurance Company**

PORTLAND, MAINE.

ARTHUR L. BATES, President

Address ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.

GEO. ELLIOTT HUNT, Manager
Shreve Bldg., San Francisco

T. H. McAllis, Manager, Sherlock Bldg.,
Portland, Ore.

P. B. Duren, Manager, Boston Block, Seattle,
Wash.

J. E. Evans, Manager, Vancouver, B. C.

If a man kan't laff there is sum mis-
take made in putting him together,
and if he won't laff he wants az mutch
keeping away from az a bear trap
when it is sot.—Josh Billings.

GERMANIA

FIRE INSURANCE COMPANY,

NEW YORK.

ORGANIZED 1859.

Statement, January 1, 1916.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	8,029,651 84
Liabilities - - - - -	3,920,295 68
Net Surplus, - - -	3,109,356 16
Surplus for Policyholders	4,109,356 16

HEAD OFFICE

Cor. William and Cedar Sts.

It is said that the governor of Cali-
fornia is opposed to the Insurance
Federation, since the Los Angeles
Times favors it and is opposed to state
insurance. If Gov. Johnson is elected
United States senator he will resign
the governorship.

American Central INSURANCE COMPANY
of St. Louis Established 1853
Assets, \$4,076,388 Surplus to Policyholders, \$2,037,306 Losses Paid, \$31,008,877

St. Paul F. & M. INSURANCE COMPANY
of St. Paul, Minn. Established 1865
Assets, \$11,320,710 Surplus to Policyholders, \$4,899,457 Losses Paid, \$52,559,624

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

Mercantile	F. & M. UNDERWRITERS of St. Louis	Minnesota	UNDERWRITERS of St. Paul
Assets	\$4,076,388	Assets	\$11,320,710
Surplus to Policyholders	2,037,306	Surplus to Policyholders	4,894,457

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers

Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.

Fire Association

Organized 1817 Of PHILADELPHIA Began on Coast 1873
Losses Paid in San Francisco in 1906, - - - \$1,835,930
Cash Assets, - \$9,372,162.82 Surplus to Policy holders, - \$3,182,04.94

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$30,210,613.03 Surplus to Policyholders, - \$12,182,024.94
Net Losses Paid in San Francisco in 1906. - - \$5,064,178.03

F. M. AVERY, Manager

Pacific Coast Department 242-244 Sansome Street, San Francisco

SPECIAL AGENTS:—C. L. BARSOTTI, T. F. O'GRADY, H. W. HOGAN, *San Francisco*;
GEO. F. STANIFORD, *Los Angeles*; C. R. HAROLD, *Seattle*; FRANK S. GLOVER, *Portland, Or.*

**Inefficiency and
Dirt Seem Related**

The first indication of inefficiency is dirt.

The first indication of efficiency is cleanliness.

If people are cleaner in the matter of personal appearance it is a sign, sure, of clean thinking, more efficiency in all their functions in life, including social and business life; that they will demand cleaner, more equitable distributions and better, more efficient

government.

Cleanliness, efficiency and democracy, in spirit, are all one and the same.

Nature knows neither revenge nor pity.

There is nothing so pathetic as a physician who has outlived all his patients.

Some of us are actually crazy, while others just have a few bolts that rattle. Cottrell's.

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

HARTFORD

NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

**BENJ. J. SMITH,
MANAGER**

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.

of Springfield, Mass.

Largest Fire Insurance Company Chartered by the State of Massachusetts

Incorporated 1849

Total Assets \$11,695,373 60
Total Liabilities 9,114,706 97
Net Surplus 2,580,666 63

SURPLUS TO POLICYHOLDERS, \$5,080,666.63

NEWARK

Fire Ins. Co.

of Newark, N. J.

Oldest Fire Insurance Company Chartered by the State of New Jersey

Incorporated 1811

Total Assets \$ 2,153,768 00
Total Liabilities 1,222,152 00
Net Surplus 431,616 00

SURPLUS TO POLICYHOLDERS, \$931,616.00

150 Sansome Street, : San Francisco

GEORGE W. DORNIN, *Manager*

JOHN C. DORNIN, *Asst. Manager*

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER GEO. C. CODDING L. B. ROGERS J. E. CRANDALL C. H. ANDERSON
FRANK H. YOUNG H. K. NOURSE

Every large city daily paper records accidents. But no paper ever mentions in every issue one or more automobile insurance on machine or riders.

The "Home Life"

The fifty-sixth annual statement of the Home Life Insurance Company, of which George E. Ide is President, presents a record of substantial benefits to its policyholders during the year and a solid growth in financial strength.

Assets increased to \$32,029,439.71 after paying to policyholders \$3,447,381, including dividends of

\$602,271

The insurance in force was increased by \$4,766,740, and is now

\$125,660,173

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital,	- - - - -	\$1,000,000.00
Surplus to Policyholders,	- - - - -	1,263,340.00
Assets,	- - - - -	4,195,444.00

DIXWELL DAVENPORT, Manager

Metropolitan Department,
San Francisco National Bank Bldg., 454 California
Street, San Francisco

FIELD REPRESENTATIVES:

E. W. HALL, Northern California,
500 Syndicate Bldg., Oakland, Cal.

Wm. M. STODGHILL, Southern California,
211 W. I. Hollingsworth Bldg., Los Angeles, Cal.
HENRY G. GREEN, Oregon, British Columbia and
Western Washington, 722 White Bldg., Seattle

WM. P. CASSELL, Idaho, Montana and Eastern
Washington, 1331 Old Nat'l Bank Bldg. Spokane, Wn.

WANTED

By **LARGE GENERAL AGENCY**

Underwriter capable of assuming entire charge of Department. Must be experienced in examining and corresponding, having full knowledge of office details.

Address "Department," Care Coast Review,
122 Halleck St., San Francisco

July Dividends

A San Francisco bank's July letter says:

"In the last six weeks one hundred corporations have increased payments to shareholders by raising their dividend rates, paying off deferred dividends, resuming payments and making initial distributions. These increases — which are believed to have been greater than the total of similar changes during any corresponding period—account in part for the record-breaking July dividend and interest disbursements that are being made this month. These aggregate \$290,000,000 and represent a gain of \$20,000,000 over the similar disbursements of a year ago, reflecting the immense earnings of American corporations during the second year of the European war."

Fifteen years ago, when I used to sell cash registers on the road, I used to go in and a man would say, "I don't want a cash register." I would say, "Yes, sir, I know you don't, because you would have sent for me; but you didn't, and I came to see you. Why? Not because you want one, but because you need one." There is a difference between wanting a thing and needing it. You have had men come up to you and you knew you were going to dislike them the minute they opened their mouth, because they showed it. And yet you will find men who approach other men with their hats on their heads and with cigars in their mouths, violating all principles of salesmanship. I will grant you some men can do that, but it is better to start right and you won't have to change.—Hugh Chalmers.



INSURANCE CO.

HOME OFFICE
NORTHERN LIFE BLDG
SEATTLE
U. S. A.

PROGRESS

(Since 1906)

	ADMITTED ASSETS	INSURANCE IN FORCE
1907	\$179,177.00	\$1,804,500.00
1909	\$267,521.00	\$3,375,875.00
1911	\$428,508.00	\$6,662,257.00
1913	\$680,063.00	\$8,640,266.00
1915	\$1,182,546.00	\$10,639,196.00

Better Policies —
Better Business —

Satisfied Patrons
Gratified Agencies

WRITE US



**THIS IS 1,000 ISLANDS MONTH FOR
200 HAPPY BANKERS LIFE MEN**

BANKERS LIFE COMPANY DES MOINES, IOWA



PRUDENTIAL DAY
The National Pay-Day

means a check for the family on the first of every week or month, through a Prudential Weekly or Monthly Income Policy.

Prudential agents are finding these among the most interesting propositions in Life Insurance.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

FORREST F. DRYDEN, President.

Home Office, NEWARK, N. J.

Incorporated Under the Laws of the State of New Jersey

Twelve Hartford Fire boys are with the colors along the Mexican front.

care can anticipate and prevent.—155 P. Rep. 2.

An "act of God" as known in the law is an irresistible superhuman cause, such as no reasonable human foresight, prudence, diligence, and

Kant, the German philosopher, was descendant of a canny Scot, whose presence in far away Koenigsberg has never been explained.

AMERICAN COMPANIES

CAPITAL. NET SURPLUS. YEAR ORGANIZED.	FINANCIAL CONDITION						INCOME			EXPENDITURES			RATIOS		PACIFIC DEPT.		
	GROSS FIRE ASSETS	LIABILI- TIES	SURPLUS AS TO POLICY- HOLDERS	REINSUR- ANCE RESERVE	NET PREMIUMS RECEIVED	TOTAL INCOME	TOTAL EXPEN- DITURES	LOSSES PAID	EX- PENSES	LOSSES TO PREMIUMS	EXPS TO PREMIUMS	PREMI- UMS RECEIVED	LOSSES PAID	LOSS RATIO			
															\$	%	\$
Standard . . . Hartford, 1909	1,563,498	669,363	894,134	596,326	769,520	831,095	890,346	478,321	342,363	62.2	44.5	40,094	17,253	43.1			
Capital . . . \$ 750,000	1,624,697	668,365	956,193	592,711	672,835	852,422	710,116	352,774	301,009	52.4	41.7	62,507	24,092	38.5			
Net Surplus . . . 144,134	1,921,742	489,838	731,903	438,883	542,934	586,911	520,562	230,762	249,800	42.5	41.8	49,550	26,359	53.2			
Sterling Fire . . . Ind., 1912	1,505,572	262,250	1,243,622	206,089	43,352	129,685	263,240	131,143	70,689	302.5	163.0	14,577	313	. . .			
Capital . . . \$ 850,000																	
Net Surplus . . . 393,622																	
Stuyvesant . . . N. Y., 1850	1,282,354	784,802	497,552	585,386	1,023,982	1,097,845	1,031,808	556,191	420,037	51.3	41.0	71,506	48,794	68.2			
Capital . . . \$ 100,000	1,162,323	611,361	550,962	476,707	651,673	744,075	930,623	552,722	291,892	84.8	46.2	165,644	82,825	50.0			
Net Surplus . . . 97,552	1,357,364	846,139	511,225	694,388	1,178,754	1,249,811	1,216,384	784,259	378,854	66.5	31.7	224,790	81,738	36.2			
1913	1,436,869	767,165	669,704	609,092	1,022,039	1,117,481	1,098,157	678,888	319,813	66.4	31.2	29,690	8,905	30.0			
Sun Underwriters . . . New York	4,866,598	3,118,072	1,748,526	2,803,977	2,358,331	2,698,191	2,668,438	1,310,757	1,050,147	55.6	44.5	. . .	. . .	. . .
Capital . . . \$ 500,000	1,859,614	3,312,254	1,547,360	2,913,778	2,593,131	2,858,557	2,653,500	1,567,316	1,086,184	66.0	42.0	. . .	. . .	. . .
1915																	
Twin City Fire . . . Minn., 1913	870,955	307,199	563,756	274,084	545,601	586,868	617,051	386,176	227,150	70.8	41.6	. . .	. . .	. . .
Capital . . . \$ 500,000	906,611	274,990	631,620	248,714	402,969	447,217	410,585	229,645	178,182	57.0	44.2	. . .	. . .	. . .
Net Surplus . . . 63,756	868,923	238,805	630,118	214,695	426,928	697,759	292,765	127,547	165,218	29.8	38.4	. . .	. . .	. . .
1914																	
United Firemen's, Phila., 1860	1,635,536	1,031,821	603,715	938,334	77,879	275,393	385,960	247,310	81,517	279.0	104.7	. . .	. . .	. . .
Capital . . . \$ 400,000	1,726,595	1,198,500	528,095	1,148,841	369,247	469,464	475,678	226,587	176,805	61.4	47.9	48,261	28,229	58.5			
Net Surplus . . . 203,715	1,732,741	1,190,758	541,982	338,754	339,306	448,233	477,155	228,878	178,409	63.7	48.2	61,878	38,325	62.0			
1914																	
United States Fire, New York	1,358,481	637,922	720,559	550,767	708,561	759,062	666,207	321,367	310,793	45.3	43.9	54,192	25,308	46.6			
Capital . . . \$ 100,000	1,230,497	638,429	592,429	519,006	712,650	820,029	731,932	329,671	319,052	51.1	44.7	77,245	40,207	51.6			
Net Surplus . . . 320,559	1,496,263	594,465	601,298	522,815	780,135	765,623	708,105	329,671	339,881	42.2	43.4	56,314	14,835	26.3			
1911																	
Westchester Fire . . . New York, 1837	6,202,375	3,987,604	2,214,771	3,478,363	3,700,125	3,915,042	3,758,938	2,028,844	1,524,655	54.8	41.0	178,708	124,725	69.8			
Capital . . . \$ 500,000	5,948,735	3,867,280	2,081,455	3,327,293	3,372,637	4,240,704	3,684,706	2,129,334	1,386,768	63.1	41.1	207,513	96,030	45.9			
Net Surplus . . . 1,714,771	5,218,653	3,639,882	1,578,771	3,275,331	3,456,722	3,368,694	3,327,655	1,880,901	1,336,958	58.2	41.2	180,259	91,402	50.4			
1913	5,363,271	3,647,356	1,715,916	3,208,913	3,361,539	3,609,004	2,827,655	1,557,822	1,148,088	46.3	34.1	227,715	124,065	54.4			
1912	4,683,245	2,865,241	1,818,000	2,519,355	2,642,511	2,854,491	2,665,913	1,495,407	1,039,913	56.6	39.3	260,747	105,729	40.5			

i Means incurred.

22

Sample Page Coast Review Fire Chart -- 1916

Krankvilles

San Francisco's organized apartment house owners have framed an ordinance making it illegal to introduce a dog, cat or bird (except dead birds) into an apartment, such animals being carriers of disease germs. Why not ordain also against flies, fleas and babies, the latter being the favorite food of the former?

Oakland folks are calmly asking the twenty-one other towns of the same name to take new names and permit the California town to be the only Oakland on the map. The postoffice department will be invited (or commanded) to give new names to the offending twenty-one.

He Was Not Insured

A Wisconsin agent caught a burglar climbing into a window of his house.

Forest Fires

The extensive forest fires in northern Ontario, Canada, destroyed many settlements and a vast amount of growing timber. The loss of life is estimated at 400.

Forest fires are reported in Marin, Monterey and Sonoma counties, Cal., and in several localities in Oregon.

Italy leads all countries in number of recorded earthquakes in the past half century 27,672. Japan is next—27,562. Little Greece is next—10,306. Our Pacific Coast—4,467.

The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

SEMI-ANNUAL STATEMENT, JUNE 30, 1916

Assets	\$13,129,602 70
Liabilities	9,115,416 08
Capital	1,000,000 00
Surplus over all liabilities	3,014,186 62
Losses Paid to June 30, 1916	51,167,050 85

This company issues contracts as follows :

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage, Collision, Fire and Theft), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

Pacific Coast Department: } California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange, San Francisco. Washington and Oregon—SEELEY & CO., 111 S. 10th St., Tacoma; Coleman Bldg, Seattle; Board of Trade Bldg, Portland.

THE LONDON ASSURANCE CORPORATION
OF LONDON

Cash Assets. \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS — C. W. ROHRER, Los Angeles, Cal.; ROD E. SMITH, Portland, Oregon; T. S. HEATH, Denver; J. E. JOHNSON, Spokane; P. R. WEINMANN, B. L. PENFIELD, San Francisco. PERCY J. PERRY, Seattle.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

Pacific Branch—Southeast corner Sansome and Pine Sts., San Francisco

“FIFTIETH ANNIVERSARY YEAR IN THE UNITED STATES.”

ONE HUNDRED AND SIX YEARS OLD

North British & Mercantile

Insurance Company

Pacific Department of the United States Branch, 76 William St., New York City

ASSETS OF THE UNITED STATES BRANCH **\$8,926,952.00**
(which are but a small part of total fire assets of the Company)

E. G. RICHARDS, Manager

W. S. BERDAN, Deputy Asst. Manager

GEORGE M. WARD, Resident Sec'y Local Dept.

234 Pine Street, San Francisco, California.

FIELD REPRESENTATIVES:

E. J. Young, 201 American Bank Bldg., Seattle; P. W. Gedney, 504 Empire State Bldg., Spokane, Wash.; E. C. Willey, 1645 Tremont St., Denver, Colo.; C. Harris, 515 Title Ins. Bldg., Los Angeles; H. E. Smith, 24 Henry Bldg., Portland, Or.; G. W. Dearborn, F. J. Schoeneman, C. F. Milliman, San Francisco.

AGENTS WANTED

Every Company that advertises wants Permanent Agents. Have you any business? Are you about to change companies? Are you newly engaged in Insurance? Do you intend to go into the business?

THEN

Hustle! Get busy! Write to our Advertisers. Don't be verbose nor uncertain. Don't write from Los Angeles or Portland or Seattle and ask some big company, Are you represented here? Of course the company is represented there. Probably it is represented everywhere. But it may be contemplating a change, or its present agent may be flirting with the special of another company.

It Will Do No Harm

to get on the waiting list. It is legitimate for you to write modestly, "Consider me an applicant if you want another agent here." "I control \$—— in premiums." "My business is chiefly ——." "I want a company, and if you are unrepresented in this town or contemplate a change of representation let me submit particulars to you."

If you can write some life or accident business on the side or exclusively, the live companies which advertise are

Looking For You

They will give you the glad hand and the warm eye. They will pay you a handsome commission, too.

Scottish Union and National

*Insurance Company
Of Great Britain.*

Organized 1824.

**FIRE - LIGHTNING - TORNADO
AUTOMOBILE - SPRINKLER LEAKAGE**

**North American Branch:
Hartford, Conn.**

*JAMES H. BREWSTER
MANAGER.*

FIELD REPRESENTATIVES:

FRED W. GASTON, Tacoma, Wash.,
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,
706 Gas and Electric Bldg., Denver, Colo.,
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, Realty Building,
Spokane, Wash.,
Montana and Idaho

H. W. FORES, San Francisco, Cal.,
General Agent, California, Nevada, Arizona.

**SAN FRANCISCO OFFICE:
420 Montgomery Street**

Twelfth Edition ——— **PACIFIC FIRE MANUAL** ——— *Twelfth Edition*

WITH COLORED DIAGRAMS WITH REVISED FIGURES

\$12 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE

MUTUAL FIRE LEAFLETS INSERTED

Single Copies, \$1.25

For Sale by Coast Review

122 Halleck St., San Francisco

**\$1,000,000 Glass Damage
By Munition Explosion in N. Y.**

The breakage of windows in New York City and vicinity by the vibrations set up by the explosion of munitions on cars and boats on Black Tom island is conservatively estimated at \$1,000,000. Plate glass windows suffered more than the small, thin panes, and the damage on street levels was far greater than in the upper stories.

In some localities one side of the street escaped any damage. Yet in adjacent streets this same side was damaged most. The waves were somewhat erratic too, skipping and rebounding.

The big majority of dwelling fires are caused by carelessness.

Some say the majority of store fires are caused by cussedness.

W. R. BROCK, President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO.
OF TORONTO (INCORPORATED 1851)

United States Assets	\$2,578,165.00
Liabilities in United States	1,524,276.00
<i>Surplus</i>	\$1,076,347.75

PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO
MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$20,000,000.00.

Svea Insurance Co.
of Gothenburg

Agricultural Insurance Co.
of Watertown, N. Y.

Globe & Rutgers Fire Ins. Co.
of New York, N. Y.

Hamilton Fire Insurance Co.
of New York, N. Y.

Globe Underwriters Agency
of New York, N. Y.

First National Fire Insurance Co.
of Washington, D. C.

Sea Insurance Co., Ltd.
of Liverpool, Eng.

22,000 EDITION

It Is for All Local Agents

12th EDITION

Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.25

Recommended by General, Special
and Local Agents

For Sale by the Coast Review

EDWARD BROWN & SONS
GENERAL AGENTS

202 - 204 Sansome St., SAN FRANCISCO

FIRE

Arson in Boston
71 Indictments

The investigation of arson in Boston, begun last April, has resulted in 71 indictments. The grand jury report says:

METHOD

“The typical method is to purchase the smallest equity for a nominal sum covered by first and second mortgages, property that needed improvement or condemned by the Board of Health, and directly after the purchase of the property in order to make the required improvements a fire would be set in the building, the largest possible insurance having in the meantime been secured.”

PROCEEDS

“The proceeds of the fire would be devoted to the improvement of the property, and if the loss is not sufficient to secure the desired improvements, another fire would be set, and in the end all the improvements made on the property would have been paid for by the insurance company, and the equities would then have become valuable and marketable.”

THE INSURERS

“It would at least seem that a cancellation of a policy after a suspicious fire would in many cases save a further loss from incendiarism. It would seem that competition among insurance companies is such that where one company cancels, another seems willing to take up the risk on new insurance.”

PROFESSIONAL ADJUSTERS

“So far as professional independent adjusters are concerned it would ap-

pear that there are many such doing business for property holders, and without at all attempting to characterize these men as a class there can be no doubt that there are or have been some so-called professional independent adjusters who knew, or with the exercise of reasonable intelligence ought to have known, that a fraud was being perpetrated and that the fire was the result of incendiarism.”

PROFESSIONAL INCENDIARIES

“On the other hand, a very large number is due to the fact that there are men who for a stated amount will arrange and produce a fire in the most approved and scientific manner. The amount asked by these men will vary from a very few dollars up into the hundreds.”

San Rafael, Cal. — The dry spring has caused a real water famine in this vicinity. The water company has notified its consumers in seven towns that water must not be used for sprinkling streets, roads, lawns and gardens. Many beautiful flower gardens are doomed.

A part of the premium being retained as commission by the local agent, the charge of a policy fee and retention thereof by him is also a part of the premium, which is the view still retained by the astute and resolute insurance commissioner of Ohio. He is therefore making the companies pay taxes on policy fees which they authorize but do not collect.

Irate Farmer — Do you think you own this road? Motorist — Dear me, no. There are other motorists. — Life.

Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$35,000,000.00

A Successful Record of Nearly Two Hundred Years.

Losses Paid During That Time Exceed

\$230,000,000.00

United States Branch, 92 William St., New York City

R. D. HARVEY, United States Mgr.

LAWRENCE F. LAMPING, State Agent

For Oregon, Washington and Northern Idaho

310 BURKE BUILDING, SEATTLE

CANTON

Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital paid up (Gold)	- - -	\$ 250,000 00
Cash Assets (Gold)	- - -	3,353,190 12
Net Surplus (Gold)	- - -	2,359,803 17
Bonds on deposit in the U. S.	-	399,500 00

The above Company conducts
a general Marine Insurance
business.

PARROTT & CO., General Agents

Since January, 1882

J. J. THEOBALD, Manager

320 California Street, San Francisco

[Babcock Building]

PHOENIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

W. IRVING

General Agent for Pacific Coast

E. C. F. KNOWLES

Assistant General Agent

343 SANSOME STREET

Security Building
(Entrance on Halleck Street)

San Francisco

The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building

33 Broad St., Boston

SAMUEL APPLETON, U. S. Manager

Accident Policies

Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employes. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.

CHAS. J. OKELL & CO.

General Agents, - - San Francisco, Cal.
Royal Insurance Building

FIRE

**Copied Fire Extinguishing
Expense Law in Pennsylvania**

Pennsylvania has the distinction of being the first state to enact the principle of the law recommended by the National Fire Prevention Association, enforcing personal responsibility for preventable fires. The bill passed by the legislature has been signed by the governor and is now in force. The statute provides that in addition to present penalties for arson, or payment of fines and penalties for violation of laws and ordinances, the person on whose property a fire occurs, due to criminal intent, willful negligence, or failure to comply with the laws and ordinances, shall be liable to the municipality for the payment of all costs and expenses of the fire department in extinguishing the fire. These costs shall include the wages of the firemen, a reasonable amount of rental for the use of the apparatus, and the cost of the water and other materials used, with an additional amount of 10 percent of the total as supervisory or overhead charges, to be paid into the city treasury.—Insurance Post.

This law is copied from a similar law in Germany—where sand is used to extinguish fires in unburnable stone buildings.

Will insurers in Pennsylvania get busy and “turn an honest penny” by insuring also against all costs and expenses of fire extinguishment specially imposed by the municipal authorities?

We venture to predict that the new law will not reduce the fire losses nor the expenses of fire protection in Pennsylvania. But go to it!

COMPENSATION

One of the highest awards ever made by the California industrial accident commission was that in the case of Frank de la Piedra, a hod carrier, who lost his arm, against Edward Timlin of San Jose, his former employer. The amount of the award is \$8,140.01. Piedra lost his arm through blood poisoning which developed after a rusty nail pierced his hand.

GENERAL

The Hartford Life Stock Ins. Co. has been organized in New York (the Connecticut legislature not being in session). Officers of the Hartford Fire are the officers of the new company. If we remember, this is the name of the first live stock company organized in Hartford many years ago.

**Substitution in
Livestock Insurance**

Creston, Ia., Aug. 3. — Mrs. Lilley Lewis of Sewal, Ia., charged with using the mails to defraud, was put in jail today in default of \$2,000 bonds after a hearing conducted by J. C. Hunt, United States commissioner.

It is alleged she is a member of an organization engaged in insuring blooded horses for large sums of money, killing inferior animals, substituting their bodies and collecting the insurance.

The similarity in so many cases where horses were found under trees from which the bark had been peeled to indicate a stroke of lightning, led to an investigation and the alleged expose. It is said the conspiracy exists over the central West and that other arrests will follow.

ESTABLISHED 1873

Office of Edward E. Potter

General Agent

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE ONLY OFFICE that did not compel its patrons to go to the expense and trouble of going to Oakland for the adjustment of their claims.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department

**Get the Best Insurance While You Are About It
It Costs No More**

OLD AND
TRIED

GLENS FALLS INSURANCE COMPANY

Of New York

Incorporated 1849

SURPLUS to Policyholders . . \$5,212,525 00 UNDIVIDED Profits . . . \$2,319,300 00

SECURITY INSURANCE COMPANY

Of New Haven

Incorporated 1841

SURPLUS to Policyholders . \$3,889,296 00 UNDIVIDED Profits . . . \$ 802,506 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

Of Philadelphia

Incorporated 1853

SURPLUS to Policyholders . \$1,893,309 00 UNDIVIDED Profits . . . \$ 432,560 00

FIREMEN'S INSURANCE COMPANY

Of Newark

Incorporated 1855

SURPLUS to Policyholders . . \$6,565,223 00 UNDIVIDED Profits . . . \$2,720,038 00

EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$3,053,576 00 UNDIVIDED Profits . \$811,504 00

GERMAN - AMERICAN INSURANCE COMPANY

Of Pittsburg

Incorporated 1873

SURPLUS to Policyholders . . \$1,080,978 00 UNDIVIDED Profits . . . \$173,718 00

EDWARD E. POTTER, General Agent

W. W. POTTER, Assistant General Agent

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

THE COAST REVIEW

INSURANCE

AUGUST

In its 45th year

EXPLOSION

New York, July 30. — At an early hour this morning on Black Tom island, near Communipaw, N. J., a terrific explosion occurred in the plant of the National Storage company. Great quantities of ammunition for the entente allies were stored. Fire completed the destruction wrought by the explosion.

The explosions were of dynamite, nitro-glycerine, shrapnel, and small arms munitions, which caused fires with \$40,000,000 damages.

A plot to destroy the munitions is suspected. Fires raged all day. Much of the burned property was insured.

All nearby cities were rocked by the explosions. People were panic-stricken. Many buildings in the vicinity of the explosions were wrecked. Exploding shrapnel fell over a wide area. Burning barges were set adrift and later sank or exploded.

Thirteen huge warehouses filled with merchandise were destroyed. Vibrations were felt in five states. Jersey City's principal street was badly wrecked. Much plate glass in New York and other cities was broken.

BUSINESS

Near Kalama, Or., an automobile containing seven people overturned and pinned the whole party beneath. On a descent a hind wheel broke.

Coast.—Employees in all the Coast cities are in a fight for open shop.

The most profitable business in the Northwest now seems to be "bootlegging." There is no insurance against fines.

Wilhoit, Or. — The McClaren hotel, on the site of the one burned, is now finished.

Hood River, Or., Aug. 3.—An apple warehouse 60x150 feet is being erected at Parkdale.

Portland, Aug. 2.—The North Pacific Lumber Co. went into a receivership today, owing \$725,000. There is no market for lumber and collections are "impossible."

Chico, Cal., also has a help-yourself grocery.

Excepting in San Diego, California building permits for July generally show a decline as compared with July 1915.

GENERAL

In ancient times the Greek was known as the man with a cold hand and a loquacious tongue.

No man is taking advantage of his full opportunity—I don't care who he is!—Peter Lux.

Many a man who has a lofty aim in life is shy of ammunition.

It used to be the first thing a young married couple thought of was getting a home; now its an automobile.

There are men in watch factories who can discern infinitesimal dimensions by the feel of their fingers.—Cottrell's.

STABILITY AND STRENGTH

RESOURCES OVER \$52,000,000.00

SUN INSURANCE OFFICE

OF LONDON

COLONIAL

FIRE UNDERWRITERS
AGENCY

MECHANICS & TRADERS

OF NEW ORLEANS

NATIONAL

OF HARTFORD

MICHIGAN

FIRE AND MARINE
OF DETROIT

SUN

UNDERWRITERS AGENCY
OF LONDON

PACIFIC DEPARTMENT

WILLARD O. WAYMAN---CARL A. HENRY

JOINT GENERAL AGENTS

FRANK E. STONE

MAXWELL H. THOMSON

ASSISTANT GENERAL AGENTS

Sansome and Sacramento Streets

San Francisco, Calif.

Branch Offices: Los Angeles, Cal., Portland, Ore., Seattle and
Spokane, Wash., and Denver, Colo.

AGENTS WANTED IN EVERY CITY, TOWN AND VILLAGE.

1863

53rd YEAR

1916

FIRE

AUTOMOBILE

MARINE

Organized in 1863

Fireman's Fund

Insurance Company

Incorporated under the Laws of California.

401 California Street - San Francisco, Cal.

Company's Building

Capital, \$1,500,000.00 Assets, \$11,326,205.60

BERNARD FAYMONVILLE

PRESIDENT

J. B. LEVISON

VICE - PRESIDENT

LOUIS WEINMANN

SECRETARY

A. W. FOLLANSBEE, Jr.

MARINE SECRETARY

H. P. BLANCHARD

ASSISTANT SECRETARY

JOHN S. FRENCH,

ASSISTANT SECRETARY

T. M. GARDINER

TREASURER

Central Department

JOHN MARSHALL, Jr., Manager

39 South La Salle St., Chicago, Ill.

Southeastern Department

E. T. GENTRY, Manager

Atlanta, Georgia

Eastern Department

A. K. SIMPSON, Manager

J. W. LITTLE, Ass't Manager

Mason Building

Boston, Mass.

Atlantic Marine Department

FRANZ HERRMANN, Manager

79-85 Wall Street, New York

VOL. 89
NO. 9

SEPTEMBER
1916

SEE PAGE
.....

MAGAZINE EDITION "A"

THE

Coast INSURANCE Review

PROTECTION

An Insurance Journal and Directory
IN ITS FORTY-FIFTH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

INSURANCE PUBLISHING CO., Publishers

American Marine Business
Coast Field Men Twenty Years Ago
Occurrences Twenty and Ten Years Ago
Death of Marine Manager Theobald
Insurance Beginnings
California Has Summer Rain, Thunder and Lightning
Additional Hawaiian Figures
Good Work of the Special Arson Committee
Possible Changes in San Francisco
American Death Rate Only 13.5 Per 1,000
30 Percent Increase in American Bank Clearings
Card Map System Proposed
Indexes of Contents
A St. Louis Liability Decision
Purchasing Power of Money Is Decreasing
Local Life Company Sued for \$56,000
American Fire Commissions Average 22.5 Percent.
Notes on Inter-Insurance

Circulating Extensively in all the
States and Territories of the Pacific
West

PRICE 25 CENTS
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in
South America, Japan, China and
Australasia

The Great Fire Insurance Company of the World
 ASSETS IN UNITED STATES, - \$14,814,383.94

LIVERPOOL & LONDON & GLOBE
INSURANCE CO., LTD.

NEW YORK OFFICE, 80 WILLIAM STREET.
 HENRY W. EATON, Manager
 GEORGE W. HOYT, Deputy Manager
 HUGH R. LOUDON, Associate Deputy Manager
 J. B. KREMER, Assistant Deputy Manager
 T. A. WEED, Agency Superintendent

NEW ENGLAND STATES, NEW YORK, NEW JERSEY, PENNSYLVANIA, MARYLAND, DELAWARE, DISTRICT OF COLUMBIA, VIRGINIA, WEST VIRGINIA, NORTH CAROLINA, SOUTH CAROLINA, OHIO, INDIANA, KENTUCKY, TENNESSEE.

NEW ORLEANS OFFICE, COR. CARONDELET & COMMON STS.
 CLARENCE F. LOW, Manager
 J. G. PEPPER, Asst. Mgr
 R. H. COLCOCK, Jr., Deputy Asst. Mgr

SAN FRANCISCO OFFICE, 444 CALIFORNIA ST.
 R. P. FABJ, Manager
 THOS. H. ANDERSON, Ass't Manager

CALIFORNIA, NEVADA, ALASKA, OREGON, WASHINGTON, ARIZONA, IDAHO, FLORIDA, ALABAMA, MISSISSIPPI, OKLAHOMA, ARKANSAS, TEXAS, GEORGIA.

CHICAGO OFFICE, INSURANCE EXCHANGE
 W. S. WARREN, MANAGER
 R. H. PURCELL, Asst. Manager
 W. P. ROBERTSON, Deputy Asst. Mgr.

ILLINOIS, MICHIGAN, IOWA, WISCONSIN, MINNESOTA, MISSOURI, KANSAS, NEBRASKA, COLORADO, N. DAKOTA, S. DAKOTA, MONTANA, UTAH, WYOMING, NEW MEXICO.

DEUS NOBIS HAEC ECUMENI DOMINE DIRIGANT

Established 1836

Entered U. S.

The statement of the condition of the United States Branch on the 1st of January, 1916, in accordance with the laws of the State of New York, is as follows:

Assets	\$14,814,383.94
Liabilities	9,972,496.75
Surplus	\$ 4,841,887.19

As an illustration of the Company's practice in maintaining its Assets in the United States in a year excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire) . . .	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116
 And INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1915, \$8,957,563.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$147,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT ESTABLISHED 1852
 In Company's New Building
 444 California St., San Francisco

ROBERT P. FABJ, Manager
 THOS. H. ANDERSON, Asst. Manager

Special Agents:

R. G. BRUSH R. H. ROUNTREE HARRISON HOUSEWORTH LOGAN B. CHANDLER
 GEORGE F. GUERRAZ CHESTER S. MYRICK F. E. ATKINS GEO. J.



CONFLAGRATION-PROOF INSURANCE

TOTAL ASSETS OVER \$40,000,000.00

LOSSES PAID TO DATE	|	PAID SAN FRANCISCO
OVER		CONFLAGRATION
\$177,000,000.00		\$6,000,000.00

PACIFIC DEPARTMENT



GERMAN AMERICAN. PHOENIX OF HARTFORD
 GERMAN ALLIANCE. PROTECTOR UNDERWRITERS.
 EQUITABLE FIRE & MARINE INSURANCE CO.

GEO. H. TYSON GENERAL AGENT.
HERBERT FOLGER. ASST. GENL. AGENT
SAN FRANCISCO.

FIRE INSURANCE — RENTS — PROFITS, USE AND OCCUPANCY —
 AUTOMOBILE — TOURIST FLOATER — MAIL PACKAGE —
 SPRINKLER LEAKAGE

AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE



Representing

The Mutual Life Insurance Company

of New York

You will make money.

The great strength, big dividends and incomparable benefits of the "*oldest company in America*" mean certain success for you.

For Terms to Producing Agents, Address

GEORGE T. DEXTER, 2d Vice-President

34 NASSAU STREET, NEW YORK, N. Y.

GENERAL

Labor strikes in Uncle Sam's dominion averaged nearly 300 a month in the first half of sickly '16. A year ago the strikes had averaged only 84 a month. Times must be very good.

Insurance Against Aircraft

Under the scheme of the British government insurance against damage done by Zeppelins up to June 21 the number of policies taken out was 168,000, the amount insured was £1,600,000, and the premiums paid amounted to £10,000.

A vineyard costs, in California, \$200 an acre to create. The cost of the land is extra. Much of the hill land now in grapes is worth otherwise only

some \$25 an acre. There are over 90,000,000 vines in the state, representing an investment of \$155,000,000.

Doctors

The London Insurance Committee decided recently to inform panel doctors that they would not be paid in respect of any prescription that could not be dispensed by a chemist on reference to a standard work or to the London Insurance Pharmacopœia.

James J. Hill left an estate valued at \$50,000,000.

BOND

The American Fidelity, unlearned yet from bad experience, is again cutting rates.

INCORPORATED 1861

The California Insurance Co.

Cash Capital, \$400,000 00
Net Surplus, 232,067 00
Total Assets, 1,064,323 00

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

HOME OFFICE: Company's Building, 550-558 Sacramento St.
SAN FRANCISCO, CAL.

Special Agents and Adjusters

H. C. R. BUSWELL, Superintendent of Agencies

A. N. LINDSAY, Seattle, Washington; H. DUKINFIELD, Los Angeles, California;
 R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;
 JOHN M. CLAYTON, B. A. SIFFORD, San Francisco

Paid \$2,557,000 in San Francisco conflagration without discount or compromise,
and at the rate of "Dollar for Dollar."

LONDON & LANCASHIRE

FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

New York Department

57 and 59 William Street

A. G. McILWAINE, Jr.,

Manager



Western Department

39 So. La Salle St., Chicago

CHARLES E. DOX,

Manager

Pacific Department: 332 Pine Street, San Francisco, Cal.

SAM B. STOY, Manager

GEO. ORMOND SMITH, AGENCY SUPT. San Francisco W. B. HOPKINS, LOCAL SECY.

J. P. YATES, AGENCY SUPT., Los Angeles, Cal.

SPECIAL AGENTS

George T. Richmond San Francisco

G. L. Goodell Portland

W. W. Gilmore Sacramento

David H. Parry Seattle

J. P. Hague Los Angeles

Henry A. Morison Spokane

N. Gardner Denver

WILLIAM M. KLINGER, General Agent, AUTOMOBILE DEPARTMENT

THE
Standard Accident

Insurance Company

Of Detroit, Mich.

LEM W. BOWEN, President J. S. HEATON, Secy.

Cash Capital, \$1,000,000

Gross Assets, - 5,421,992

Claims Paid, - 20,779,387

Writes Accident and Sickness Insurance, Accident Policies Provide for—Unlimited Indemnity, Beneficiary Benefits, Accumulations, Optional Benefits, Hospital Indemnity, Combination Features, Surgeons' Fees Where no Claim for Disability is Made, Special Benefits for Sunstroke, Freezing, Etc.

Accident and Sickness Insurance for Women.
Contracts Practically Without Conditions.

CLARENCE F. BRIGGS,

SUPT. PACIFIC COAST DEPARTMENT.

California, Oregon, Washington, Idaho, Nevada, Arizona, Utah, and the Hawaiian Islands.

Mills Bldg., San Francisco

H. H. HAIGHT, District Agent.

Contracts Unexcelled. Agents Everywhere.

GREAT BOOK

For Intelligent Business Men,

Insurance Adjusters,

Special Agents and Local Agents,

is

**WILLIAM SEXTON'S
FIRE INSURANCE**

Price \$1.50 and \$2 00

According to Binding

For Sale by

THE COAST REVIEW

122 Halleck Street

San Francisco

AUTOMOBILE

A boy rolling a hoop on a street is not a trespasser, and an automobile driver must exercise reasonable care to avoid him.—Patrick v. Deziel, Mass., 112 N. E. 223.

American "auto" manufacturers export less than one-fifteenth of their annual output.

Six persons, four of them women, were injured, two seriously, when an automobile in which they were riding overturned and its gasoline exploded, due to a tire blowout, on Sloat boulevard near Thirty-ninth avenue, San Francisco. The machine burned up.

ACCIDENT

The "safety first" movement is ordinarily understood to mean caution in public, in crossing streets or boarding cars, or carefulness in the factory in handling tools or machinery, but, according to the report of the coroner of Cook county, Illinois, there is more need for "safety first" methods in the home than in the street or factory. In 11 years of the Chicago coroner's incumbency the total number of deaths by accident investigated by his office was 29,854. Of these 15,241 were "accidents at home" and 14,623 "outside the home."

FIRE

The Home has taken over the Louisiana and Georgia business of the Newark (\$42,000 prems.).

Fire companies generally report gains in surplus on June 30.

United States Lloyds surplus has fallen off.



**THE
PENNSYLVANIA**

FIRE INSURANCE COMPANY

of Philadelphia

Assets Jan. 1, 1916, \$8,251,407.44

Surplus to Policyholders

Jan. 1, 1916, 3,202,659.92

One of the Oldest and Strongest Fire Insurance Offices
in the United States

Pacific Coast Department:

244 Pine Street, - SAN FRANCISCO

R. W. OSBORN, Manager

S. P. MESICK, Superintendent of Agencies

F. J. AGNEW, " " "

SPECIAL AGENTS: A. C. McConnell C. V. McCarthy F. A. Lathrop

LIFE

Western States stock is 8 asked.

The Independent Order of Foresters continue sliding down in policies and insurance in force.

The Occidental Life of Los Angeles is establishing agencies in Utah and Idaho. It is a progressive company.

The Knights & Ladies of Honor of Indianapolis quits. The members are transferred to a Chicago assessment society.

In Missouri, in a recent action against the late unlamented Hartford Life, the court held that no explicit proof is necessary for a jury to assess punitive damages for vexatious refusal to pay a claim. The record of this company was always bad. 187 S. W. 867.

The
Metropolitan
Life
Insurance Company

Pacific Coast Head Office

Metropolitan Life Building

Pine and Stockton Sts.

SAN FRANCISCO

The Continental (Fire) Insurance Co.

Largest Capital and Largest Policyholders' Surplus

Home Office
80 Maiden Lane, New York

Western Office
332 So. La Salle Street, Chicago

Fidelity-Phenix Fire Insurance Co.

A Strong American Company backed by Strong American Assets

Home Office
80 Maiden Lane, New York

Western Office
137 So. La Salle Street, Chicago

American Eagle Fire Insurance Co.

*Its Management is a Warranty of Prompt and Equitable
Settlement of Every Honest Claim
80 Maiden Lane, New York*

FIRE, Automobile, Rents, Tornado, Tourists' Baggage, Use and Occupancy, Sprinkler Leakage, PROFITS

HENRY EVANS, President

*Union Assurance
Society Limited*

OF LONDON



Founded in 1714

*Law Union & Rock
Insurance Company Ltd.*

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

HARRY H. SMITH, Manager

E. M. BRODENSTEIN, Branch Secretary

SPECIAL AGENTS: F. A. Stahl, San Francisco; N. L. Nelson, San Francisco; W. J. Kulp, Denver; Rod E. Smith, Portland; Raymond C. Gillette, Spokane; Leigh H. Robins, Los Angeles.

THE COAST REVIEW

INSURANCE

SEPTEMBER

A Useful Publication

In its 45th year

Some Things Which You May Want To Refer To

APPEARING IN THE COAST REVIEW

	Page
Ætna (Fire), Mar.	200
Accident Policy a Life Insurance Con- tract, Mar.	179
American Insurance Figures, Feb.	98
Automobile Collision with Bank, Feb.	120
Agent's Liability, Mar.	174
Barney, C. S. Feb.	121
Bankers Life, Feb.	112
Bankers Life New Office Bldg., Feb.	136
Boards Should Have Membership Stand- ard, Mar.	198
Burright and Wife Sentenced, Feb.	126
Bonding Suit, Feb.	118
British All-In Policy, Jan.	50
Bergen Conflagration, Jan.	50
Canton Insurance Office, Feb.	115
Connecticut Mutual Life, Jan.	a
Continental's \$10,000,000 Cap., Jan.	17
Co-insur. Decision, Jan.	18
Clinkscales, J. H., Death, Jan.	53
Connecticut Mutual Life, Feb.	111
Coast Burning Rate, Feb.	125
Coffin, Chas. H., Death, Feb.	125
Civil Service Stabbed by Cal. Ins. Com., Feb.	128
Disease Effect Not an Accident, Mar.	188
Employers' Liability Assur., Mar.	185
Exposition Congresses, Mar.	171
Fireman's Fund, Feb.	100
Frankfort General Examination, Mar.	187
Fidelity & Casualty Co., Mar.	184
Frank and Green Sued, Jan.	47
Glens Falls, Feb.	126
Germania Fire, Mar.	184
Golfer's Liability, Mar.	185
Grand American Totals, Jan.	20
Hamburg-Bremen Fire, Feb.	126
Hartford Fire, Mar.	196
Hartford Fire's New S. F. Bldg., Feb.	129
Hill v. Maryland Cas., Jan.	10
Home of New York, Jan.	52
Home's Coast Business by States, Jan.	50

	Page
Independent Order of Foresters, Feb.	114
Isaacs' Suit, Feb.	129
Insurance Litigation 100,000 Words, Jan.	23
Japanese Mortgage, Feb.	127
Lloyds Doing Less, Mar.	202
Loss of Vision, Mar.	179
Marine Cos. Amer. Figures, 1914, Jan.	16
Marine Ins. Brokers Recover, Mar.	174
Manhattan Life's Double Indemnity Policy, Feb.	b
Marsh & McLennan Get Hamburg- Bremen, Mar.	201
Metropolitan Life, Mar.	200
Moore, Geo. A., Death, Jan.	53
Miller, Samuel J., Feb.	121
Millers National Beats Phelps, Feb.	123
McCurdy, Richard A., Death, Mar.	181
National Surety Co., Feb.	119
Northern Life, Jan.	45
Northwestern Mut. L. v. F., Feb.	97
New Life Laws, Feb.	113
Oroville Fire Protection, Jan.	55
Occidental Life, Mar.	180
Pacific Mutual Life, Feb.	116
Prudential Gains, Feb.	112
Phelps' Understanding of "Reinsurance" Reserve, Feb.	126
Pennsylvania's New President, Jan.	52
Prudential's New Indus. Pols., Jan.	46
Review of 1915, Feb.	102
Reinsurer Not Liable to Insured, Mar.	174
Salvage on Fidelity Claims, Jan.	48
San Francisco Gale, Jan.	56
San Diego Dam Breaks, Feb.	21
San Jose Arson, Jan.	24
San Francisco Rates Reduced, Mar.	197
Surety Row in San Francisco, Feb.	117
Salvage Service to Barge in Dry Dock, Mar.	174
Standard Accident, Mar.	184
Tyson Quarter-Century, Feb.	129
Travelers, Feb.	125
Tunnels Under Los Angeles Streets, Jan.	13
Union Central Life Mutuality, Mar.	184
Union Central Sued by Alcorn, Feb.	113
Valued Policy Laws Opposed, Mar.	173

☞ For more of this Index see elsewhere,

SEPTEMBER, 1916

The Coast Review

INSURANCE

Subscription, \$3 a Year

In the 45th Year

Foreign, \$3.50

Volume 89

San Francisco, California, U. S. A.

Number nine

Entered at San Francisco Postoffice as second-class mail matter

THE MONTH

John J. Theobald, marine manager for the Canton Insurance Office agency of Parrott & Co., died after a few weeks' illness.

Four insurance conventions held in the East.

An Oregon and a California decision published.

American fire losses continue to increase.

Boise's new rates are being enforced.

Life companies are also reporting increased business.

Congress repealed the revenue stamp tax. Insurance policies, the threatened exception, no longer require revenue stamps.

South Carolina re-elected the governor (primary election) who favors the legislation which forced the strong companies to withdraw from the state. Only weak companies now compete for fire business in South Carolina.

President A. W. Damon of the Springfield F. & M. Ins. Co. delivered the address of welcome at the Boston meeting of the National Association of Local Agents.

The Coast Review has just completed its 45th year.

The Board of Fire Underwriters of the Pacific is taking notice of non-board competition. Reprisals may come.

The Sanborn map system is menaced by an uncolored card-map system.

Fresno fire agents are fined.

September fires are increasing, as compared with August and with last September.

The S. F. Life Underwriters Association increased its membership.

Forest fires continue on the Coast.

The National Fraternal Congress favors the Federation movement.

THE LAW --- RECENT RULINGS

Fire Insurance In Supreme Courts

OREGON

Carlton Lumber Co. v. Lumber Ins. Co., 158 P. 807. Pacific Reporter, Aug. 21, 1916

Contradiction—"Blanket Policy" With Average Clause

A blanket policy of fire insurance covers to its full amount every item of property described in it, and, if the loss of any portion of the property exhausts the full amount of the policy, the whole insurance must be paid; hence the existence of an average clause in a blanket policy involves a contradiction of terms.

Reformation—

Carelessness of Insured

Where plaintiff, lessee of a sawmill, installed new equipment and took out insurance policies thereon, evidence held sufficient to require reformation of such policies by striking therefrom an average clause, thus making them a "blanket policy."

The carelessness of the insured in not examining insurance policies, held not of such character as would prevent the reformation of the policy by striking therefrom an average clause, thus making the policy a blanket policy.—158 P. 807.

—

CALIFORNIA

Brown v. Commercial Union Assur. Co., 158 P. Rep. 765, Aug. 21, 1916

Authority of Agent—

What "Written" Means

A letter from insurance company appointing an agent, providing, "Poli-

cies will be written at this office," gives the agent no authority to make a contract of insurance, since the word "written" means more than the physical act of filling in the blanks of a policy, insurance "written" being insurance contracted for; and the consummation of an insurance contract through such agent is dependent upon its ultimately being written at the company's general offices and delivered to assured.

Soliciting Agents—

General Agent—The Difference

The authority to complete insurance contracts primarily differentiates a general agent having power to bind his principal from mere soliciting agents and other intermediaries operating between the insured and the insurer, who have authority only to initiate contracts, and consequently cannot bind their principals by anything they may say or do during the preliminary negotiations.

Automobile Contract—

Right to Reformation—

Where insured, upon being advised by insurer that his automobile policy did not cover loss by direct collision, nevertheless elected to retain it, and neither requested the insurer to issue to him a different policy, nor offered to pay the premium requisite to insure against the additional risk of loss by direct collision, he accepted the policy as complying with his application, and could not have it reformed to cover such loss.

**Estoppel of Insurer
To Deny Coverage Claimed**

Where insured, after some debate, selected a rider form to be attached to his automobile policy to cover loss by direct collision, and shortly thereafter, on such loss occurring, was informed by the company that the rider did not cover it, the company by paying the loss because it was small, was not estopped to deny liability for future similar losses.—158 P. 765. (Cal.)

Rehearing denied.

—
MISSOURI

Young v. Pennsylvania Fire Ins. Co.,
187 S. W. Rep. 856, Aug. 23, 1916

**Defenses—Premature Suit—
Pleading—Sufficiency**

The defense of premature suit (suit within 60 days after filing proof of loss) is in the nature of a plea in abatement, not a plea in bar, and to be available must be specifically pleaded; a general denial not being sufficient.

**Adjuster—Arbitration—
Proof of Loss—Waiver**

Where defendant's adjuster admitted liability under policy, and after a dispute as to the amount of loss an arbitration followed, no blank proofs of loss being furnished the plaintiff as required by statute, held, there was a complete waiver by defendant of proof of loss.

Where defendant fire insurance company pleaded an arbitration, it thereby admitted a waiver of proof of loss.

In an action on a fire insurance policy, the defense of premature suit (suit within 60 days after filing proof of loss) is not available where proofs

of loss were waived by submitting to arbitration, and such arbitration was pleaded as a defense.

The waiver of proofs of loss has the same effect as the filing of proofs of loss, and a suit commenced more than 60 days after such waiver is not premature, although proofs of loss were made as a matter of precaution less than 60 days before suit.

**Appraisal—
Effect as a Bar**

An appraisal under a fire insurance policy does not discharge the cause of action on such policy, although binding as to the amount fixed by such appraisal is not fraudulently procured.

**Fraudulent Appraisal—
"Settlement" Defined**

The word "settlement" has at times a broader significance than of payment and satisfaction, and often means an agreement by which disputed matters are adjusted, and, as used in Rev. St. 1909, § 1812, providing that fraud may be pleaded by way of reply to avoid a fraudulent settlement, permits the insured to set up in his reply that an appraisal of his loss was fraudulent and invalid.

**Trial of Equitable Action
By Jury Without Objection**

Where plaintiff insured pleaded in his reply that the appraisal relied upon by defendant was fraudulently procured, held, that such plea was at least good as an equitable plea, and, where a jury trial was had without objection, the defendant cannot object on appeal that plaintiff's only relief was in equity.

Discretion of Court

Refusal of the trial court to permit the jury to visit another city for the purpose of viewing property destroyed by fire for which plaintiff seeks to recover insurance held not an abuse of judicial discretion, where testimony was received clearly disclosing the facts, and the view would delay trial two or three days.—187 S. W. 856.

—
OKLAHOMA

Phoenix Ins. Co. v. Hall, 158 P. 903

Form of Policy—Riders**Statute—"Separate" Slips**

A separate sheet of paper, having printed thereon certain stipulations including the usual iron safe and book warranty clauses, and also containing at the head of said sheet of paper a description of the property insured, was pasted on that blank portion of a standard insurance policy form left for the insertion of the description of the property, so that the part containing the description filled up the blank and the remainder of the sheet, containing said book warranty, etc., clauses, was left loose, except where attached at the head thereof. Held to be a substantial compliance with subdivisions 4 and 6 of section 3481, Rev. Laws, 1910. (Aug. 21.)

Automobile—Vexatious Delay—**Attorney's Fee—Depreciation**

The refusal to pay a policy held not vexatious and so an attorney's fee could not be properly allowed the insured.

In an action for the destruction of an automobile, an article changing in value, plaintiff has the burden of proving its value at the time of its injury.

Evidence of depreciation of the article insured cannot be shown by proof that because it had been used by the insured it would sell for less sum than if not secondhand.—Strawbridge v. Standard Fire Ins. Co., 187 S. W. 79.

Parol Contract—**Renewal—Rights**

In the absence of any statutory prohibition, parol contract of insurance is valid.

Where agent of insurer authorized to issue policies and to make renewals was not required to receive premium in advance as condition precedent to making parol contracts to renew policy, he was authorized to make a preliminary contract binding upon the company to be consummated by filling out and delivering policy pursuant thereto.

The terms of a fire policy are neither enlarged, restricted nor changed by a renewal, but rights of both parties, are bound by provisions of policy as originally issued.—Ætna Ins. Co. v. Short, 187 S. W. 657.

Proofs of Loss—**Waiver—Powers of Adjuster**

A fire insurance adjuster is authorized to waive presentation of proofs of loss by denying the company's liability, especially where the company later advised plaintiff that the entire matter had been referred to the adjuster.

Plaintiff testified that at the first interview, after he had furnished the adjuster with certain papers asked for, the latter accused him of building the fire by which the goods were destroyed,

saying "it was a hell of a funny fire and that he would never pay a dollar of the insurance." The plaintiff also testified that during at least three of the interviews the adjuster declared that the company was not liable and would not pay. The adjuster denied these statements, and it was his word against the plaintiff's. It was also shown that the adjuster did cause the origin of the fire to be investigated by a deputy fire marshal, and that the investigation resulted in the plaintiff's arrest and trial for arson, and that upon trial he was acquitted."—*Fisk v. Fire Association*, 158 N. W. 947. Aug. 25, 1916.

—
Proofs—Waiver—

Adjuster's Investigation

Where fire policy declared that no provision or condition of the policy should be waived by any act of insurer relating to appraisal of loss, insurer's investigation of loss by an adjuster did not waive forfeiture for insured's failure to furnish proofs of loss.—*Smith v. Western Assur. Co.*, 89 S. E. 533.

—
Gasoline—Knowledge

Of Agent and Broker

An insurer is presumed to be familiar with the substances used in assured's business. Insurer is charged with its general agent's knowledge of assured's use of gasoline contrary to a provision of the policy. It is also charged with the knowledge of an insurance broker, obtained while acting within the scope of his authority as agent for the company, as to assured's use of gasoline contrary to a provision of the policy.

Waiver—Rider—

New Contract—

Where insurer issues a policy with actual or constructive knowledge that the assured is using an article prohibited by its terms, the issuance waives the prohibition.

A policy rider, which redistributed the insurance and included new property, held to constitute a new contract, within the rule that issuance of a policy with knowledge of assured's use of a substance prohibited by its terms waives such prohibition.—*Globe & Rutgers Fire Ins. Co. v. Indiana Reduction Co.*, 113 N. E. 425.

—
Cancellation—

Conversation—Admissible

Where defendant claimed that a policy had been canceled by mutual consent in a conversation between its agent and assured, the assured's explanation that he understood the policy was void only during certain foreclosure proceedings is admissible where the conversation was somewhat ambiguous.—*Glens Falls Ins. Co. v. Walker*, 187 S. W. 1036.

—
Proofs—Adjuster's

Denial of Liability

A fire insurance adjuster is authorized to waive presentation of proofs of loss by denial of liability, especially where the company later advised plaintiff that the entire matter had been referred to the adjuster.—*Fisk v. Fire Ass'n of Philadelphia*, 158 N. W. 947.

—
Keeping Books

Book warranty clause of standard form of fire policy is complied with if

books of insured enable a man of ordinary intelligence to ascertain, with reasonable certainty, amount and value of goods destroyed.—*Queen Ins. Co. of America v. Dalrymple*, 158 P. 1154.

—

**Electric Attachments
Are Fixtures**

“Furniture” and “fixtures,” as used in a policy, include light fixtures and globes, ceiling fans, electric meters, mirror door, and wiring of a building.

**Undisclosed Intention
Of General Agents**

Under an issue whether a policy was intended to become effective before approval by the insurer's general agents, the undisclosed intention of the insurer's general agent when making the contract is inadmissible.—*Fire Ass'n of Philadelphia v. Powell*, 188 S. W. 47. Sept. 6, 1916.

—

**Excess Payment to Mortgagee—
Other Insurance**

Policy of insurance, with agreement to pay loss to mortgagee as his interest

might appear, held to give insurer no right to recover from the owner and mortgagor the amount paid the mortgagee on his judgment, in excess of its proportionate share, there being other insurance, it having failed to provide for contribution as against the mortgagee.—*Palmer v. McFadden*, 98 A. 462. Sept. 7.

—

**Waiver by Agent—
Proof of Loss**

Where defendant's agent with knowledge waived a condition against generation of gas in building, a subsequent change in the method without the insured's knowledge was not a breach which would avoid the policy.

Statement in proof of loss that cause of fire was unknown, without stating facts, in the absence of fraud or of any showing that insurer was deceived or deprived of knowledge supposed to be afforded by proofs of loss, did not avoid policy.—*Marx v. Williamsburgh City Fire Ins. Co.*, 158 N. W. 1052. Sept. 8.

Miscellaneous Insurance In Supreme Courts

**Not a Renewal
Of Original Bond**

A bond subsequently executed by defendant insurer held not a renewal of original bond, so no recovery for defalcation occurring during term of original bond or as extended could be had, not being discovered within time fixed.—*Miners' & Merchants' Bank v. United States Fidelity & Guaranty Co.*, 233 F. 654.

—

Right of Insured

Where policy provides for weekly benefits for sickness or accidents and

payment upon death of insured in consideration of weekly premium, provision that funeral benefit is weekly term insurance renewable at option of insurer does not affect right of insured to continuance of the sickness and accident insurance.—*National Life Ins. Co. v. Jackson*, 89 S. E. 633. Sept. 9.

Release by sister, agent for payment of prems., was without effect.

—

Renewal Premium Receipt

That an accident insurer delivered a

renewal premium receipt held not to extend the insurance, but to be a mere offer, which the insured might accept by payment of premium or doing of acts showing intent to renew insurance.

Such receipt, purporting to renew insurance for another year, held not to extend insurance without payment of premium, etc.—*Pacific Mutual Life Ins. Co. of California v. Vogel*, 232 F. 337.

Despite provision in accident insurance policy, held that, where insurance company delivered renewal premium receipt intending to temporarily

extend credit for premium, the insurance was in force from acceptance from accused and not from date of payment.—*Id.*

—
**Intent to Board
 Constitutes Passenger**

In an action to recover double indemnity provided by accident insurance policy for death of insured while a passenger on a public conveyance, insured approaching a standing car with its doors open with intent to board it as a passenger was a "passenger."—*Fay v. Ætna Life Ins. Co.*, 187 S. W. 861.

Life Insurance In Supreme Courts

Lapsing—

Unpaid Premium Notes

Where insured gave notes for premium providing that insurance should terminate if they were unpaid when due, though insurer retained notes unpaid after maturity, the insurance lapsed.—*Dunn v. Columbia Nat. Life Ins. Co.*, 89 S. E. 432. (Ga.)

[If the insurer sued on notes after the lapsing, what then?]

Failure of insured to pay a premium note at maturity will not ordinarily ipso facto cause a forfeiture, though the note provides for the same.—*Sims v. Jefferson Standard Life Ins. Co.*, 89 S. E. 445.

Where an unpaid premium note stipulates that "if not paid at maturity it will automatically cease to be a claim against the maker," the policy may be avoided without returning the note.

A policy which lapses for non-payment of a premium note cannot be avoided until the unpaid note has been returned.—*Id.* (Ga.)

Agency Contract—Termination—

Representations as to Renewals

A life insurance agency contract which fixes no date or time for its duration, and in which the agent has no coupled interest in the subject-matter is determinable at will, regardless of the agent's understanding to the contrary.

Under contract expressly providing that agent's right to renewal commissions should continue only while he remained in the employment of his principal, such agent had no coupled interest in the agency such as would prevent the principal from revoking his authority at will.

Contract construed and held to entitle agent to renewal commissions only during the continuance of his employment by the insurance company.—*Fass v. Atlantic Life Ins. Co.*, 89 S. E. 558.

—————

Business failures, in number and liabilities, are increasing, notably.

INSURANCE OF ALL KINDS

Argument for State Insurance

When companies all retire from a place or discontinue writing a class because they can make no money in that town or on that class of risks they are putting up a good argument for state insurance.

Insurance Federations

When the National Council meets at Sulphur Springs, W. Va., this month there will probably be fifty Insurance Federations organized. A good voting power for good and all.

State Insurance Perhaps—

A Freak Candidate for Commissioner

In North Dakota a Flub Dub party of hair-trigger-mouth and hare-brain folks (naturally and by name Non-Partizan) have nominated for state insurance commissioner a man named Olsness.

This ignoramus is opposed to the Insurance Federation, and strongly favors wildeats and mutuals and state insurance as "made in Germany." He confesses that he knows nothing about insurance but is sure he will make a good insurance commissioner if "the farmers" elect him. He talks like a "farmer," saying that North Dakota has sent to big Eastern fire insurance corporations "millions of dollars" profits to be "hoarded for themselves."

Let the Insurance Federation get busy and invite the Foolkiller to visit North Dakota.

Frame ranges put the underwriter in a frame of mind.

Prepare to Inspect

Your Chimneys for Winter Fires

Next month fires for heating houses and stores must be started, for King Frost will have arrived in the northern and mountainous districts. A little later in all continent-spanning land artificial heat will be necessary.

The long hot summer, and the drenching rains, and the first frosts, will have searched out the weaknesses of your chimneys, and rubbed off the mortar and widened the cracks.

And perhaps your cellars have accumulated much summer rubbish which sparks may ignite. And the stovepipes may have broken in rusty spots. And your old furnace may not be entirely safe now.

Inspect everything. Examine chimneys, stovepipes and stoves. Make all needed repairs and replacements. Test with small fires. Lookout for smoky leaks.

Imperfect and neglected chimneys and heating apparatus cause many fires. Rubbish-filled closets and basement cause fires and spread them. The assurance of safety is everlasting vigilance.

Fire and Marine.—L'Argus of Paris prints particulars of the organization of a new company, L'Univers, with \$250,000 paid up capital. The design is to write direct business in several countries.

The Home Life of New York, recently mutualized, will pay increased dividends to policyholders next year.

ITEMS

The Pacific Mutual Life's News says: "We did a larger business the first six months of this year than in any other six months in the company's history. The new business received in our life department was over 35 per cent more than during the first half of 1915. The accident department has also made very satisfactory increases. Wholesome and substantial progress characterizes every feature of our business, and we feel certain that the year at its close will show most gratifying results, both for policyholders and the management of the company."

The new tuberculin-test law of California, which is in the interest of the large dairies, is bearing heavily on the many small dairies. Not a few of the latter will be forced out of business or be compelled to sell milk to pasteurizing dairies.

Belgium in 1868 enacted the first law providing for miners' accident insurance. Thirty-four years later an American state enacted a similar law. Nearly three-fourths of the states now have workmen's compensation laws. Those in the Pacific West are California, Arizona, Nevada, Oregon, Washington, Montana, Wyoming, Colorado, and Alaska and Hawaii.

Of some 45 stock companies writing hail business last year, 33 paid more for losses than they received as premiums. But they paid their losses—which can not be said of many hail mutuals and of one state hail insurance fund. One company with over \$600,000 hail premiums paid over \$1,100,000 hail losses.

Lumber men in the Pacific Northwest are urging a limited curtailment of lumber cutting this year and possibly next. Already such curtailment is in progress. Many mills have closed down. The recent spurt in the demand has ceased and the lumber business is flat. The July cut will probably fall off 200,000,000 feet. Both Oregon

and Washington have lost heavily by over-production.

In Missouri last year the fire companies had a war experience indeed. While the average loss ratio was 62 per cent, both stock and mutuals report loss ratios ranging from 40 to 206 per cent. The foreign companies lost money. St. Louis, a brick city, yields a considerably smaller premium income than does San Francisco.

At the Metropolitan Life's recent triennial convention in Providence, R. I., one of the speakers said: "We are winning victories. Reports come to headquarters daily. You have heard of the fight against tuberculosis, and you have learned that we have cut down our mortality in that disease. Another report that has come to us in the last few days is in regard to our babies and children, and we have the satisfaction of knowing at this moment that the company's mortality for children between the ages of one and five is lower than it is in the registration area of the United States, or in the city of New York. This is due largely to that splendidly-equipped Red Cross outfit which we have in the visiting nurses of the United States."

Cordova, Alaska, reports business good, because of the unusual demand for copper ore at the present time.

The law of the place of performance of an insurance contract governs as to its construction, and legal effect and as to all matters connected with its performance. — *Flittner v. Equitable Life Assur. Soc. of the United States*, 157 P. 630.

Where a broker had a specific written agreement of the owner to pay a \$200 commission in the event of sale to a certain party, his right to the commission could not be defeated, after he produced the buyer, who bought in a reasonable time, by showing that another broker intervened and made the sale for \$50.—159 N. Y. S. 161.

FIRE AND MARINE INSURANCE

The Fire Tax—

The Red Plague—Red Wing

Under the displayed headings of "The Fire tax," "The Red Plague," etc., the Property Owners Federation, Inc., of Red Wing, Minn., is printing in a daily paper such thunderers as the following:

Mr. A. F. Dean, Western manager of the Springfield Fire and Marine Insurance Company at Chicago, "Maker and Builder" of the Dean insurance rate schedules, which have been adopted by a majority of the fire insurance companies, made the following astonishing statement in an address before the Iowa Factory Association:

"If we should open the doors of our penitentiaries and turn loose all our convicted thieves, thugs, forgers and murderers, the depredations of these undesirable citizens would probably not cost any more life and property than would be saved by the elimination of the moral hazard in fire insurance."

Mr. Dean has given the fire waste and the fire insurance rate problems more vigorous and studious attention than any other man in the United States, and when preparing rate schedules he very properly made provision to cover this enormous incendiary fire waste. The ever-consuming spoilation of the "Red Plague" is well known to fire underwriters.

That the first waste is the "Stock in Trade" for the insurance companies is a natural condition, which is especially emphasized in the statement made by Edward Milligan, the vice-president of the Phoenix Insurance Company of Hartford, before the Illinois Insurance Commission. Here is a part of his testimony:

"Speaking for the fire insurance companies, I should say that reduction of the fire waste would not be a profitable thing. I think, Mr. Chairman, that as a business, fire insurance

is conducted by companies—like the one I represent—with most satisfaction and with larger profits in the years when fires are plenty; a good number of fires means a good premium account."

In other words, the more fires the more inclination to insure and the higher the rates and agents' commissions, and the larger becomes the fund of advance paid premiums, the interest on same being applied to stockholders' dividends.

As actuary of the New York Legislative Committee, Professor Whitney showed that, while in 1909 the profits of the six largest American companies had averaged 18.4 per cent, nevertheless, in 1908, when the fire loss had been greater by \$35,000,000, their profits had averaged 26.2 per cent. Overinsurance is a large factor in the propagation of "The Red Plague." Overinsurance increase agents' commissions and commissions are never consumed in the fire.

The following extract from Collier's Weekly has direct bearing on this consuming canker in our commercial economy:

"The real directors of the fire insurance business in America are the agents and brokers. Every dollar of fire loss, honest or criminal, is to them pure gain. And our fire insurance is, in general, though without intention, sold in a way that must inevitably create the criminal.

"When the fire occurs it is made easy for the criminal, or the hitherto honest man, to make so profitable an adjustment of his loss that he will wish to have other and larger fires.

"We have made it easy, by the inadequate or negative investigation of fires, for the crime to remain undiscovered.

"We have made it easy for the criminal, even when discovered, to escape punishment.

"All our powerful stock fire insurance companies must and do gain by fires."

If fire insurance is ever transformed from a commercial sewer into a healthful avenue of utility to mankind, the fire taxpayers must "get into the saddle." There is a positive remedy for these unruly conditions.

Gasoline and Chamois Combination Causes Fires

Gasoline and chamois are incompatibles and should be divorced (says the Hartford Agent). They can not get along together without friction, and when there is friction there is trouble. Much has been said in automobile publications recently about the fatal combination of gasoline and the chamois skin. In the past there have been unexplainable accidents where fire has destroyed automobiles at filling stations. These fires usually start with an explosion of the tank and have been laid to ignition by many causes.

Careful investigation shows that where a chamois strainer has been used in the funnel while the gasoline tank is being filled, as the gasoline pours through the chamois it generates static electricity. Static electricity may be defined as electricity which is at rest. While it is at rest it is an agent neither of construction nor destruction so long as nothing is done to unleash it, but unleash it either by accident or design, or by the breaking of the slightest natural law, and you have to deal with the most diabolical force known.

The explosions of automobile tanks are now explained as follows: Pouring gasoline through the chamois strainer creates a static electricity, the funnel becomes charged with this electricity. If the funnel fits tightly into the mouth of the tank, creating a "ground," you are safe, but let us assume, for the sake of argument, that the funnel did not rest against the opening of the gasoline tank but was free on all sides. No "ground" was formed and

all of the electricity made by the friction of the gasoline through the chamois is stored in the funnel, or is stored in the funnel until a sufficient amount has been made to cause a jump spark. Such a spark following the inevitable laws of electrical attraction jumps to the nearest "ground," which is the tank. In doing this it must pass across the opening between the end of the funnel and the edge of the tank, through which gasoline vapor is rising. There is a sudden discharge like that of lightning, a discharge that is the same as lightning, inasmuch as it is a gigantic jump spark, and when this happens it is a foregone conclusion that the car is a wreck. Many people have been burned and scarred for life through ignorance of this electrical law. Many more, it is our duty to relate, have been killed in this manner.

The moral to be derived from this is simple. Do not put gasoline through chamois skin. Fire department statistics show that an overwhelming percentage of automobile fires at filling stations and in private garages are caused by the fatal combination of gasoline and chamois. We illustrate this idea with two sketches, one showing how a funnel should not be used, and the other showing the safest way we know for the use of a chamois strainer, but the advice of the Hartford Agent is: Do not use a chamois at all.

San Francisco Fire Department Does Inspection Work

Though the San Francisco fire department does not maintain a fire prevention bureau or assign any of its men exclusively to inspection duty, it has, since 1913, performed a certain amount of inspection service, which, notwithstanding its restricted scope on account of lack of proper laws and organization, is of considerable value. From November to April, inclusive, the officers inspect all buildings in their respective districts, except dwellings. The reason given for inspections being made only during the months men-

tioned is that, because of vacations coming during the summer season, if any of the men were detailed to inspection work, there would not be a sufficient number in the engine houses to respond to alarms.

Inspections are made only when both officers are on duty at the same time. On such days one officer devotes about five hours to the examination of buildings. He is accompanied by one of the men of his company, so that if both officers should be absent when a fire occurred, the men would be familiar with the buildings of their district. The first time that a building is inspected a diagram is made of the ground and typical floors, showing the location of elevators, stairs, fire escapes and standpipes. Notes are made giving a description of the special features of the property, paying particular attention to such points as are of value for entering and fighting a fire in the building. The sketches of the buildings in the district are copied into note books, which are carried on the tenders of the engine companies. They also carry a book giving descriptions of all buildings in the city equipped with sprinkler systems.

Officers making inspections call to the attention of the owner or occupant of the premises any particularly hazardous conditions which are found, especially in connection with carelessness in the handling of waste, rubbish and materials subject to spontaneous ignition. They are also expected to observe any violations of the building laws, and, on their return to their companies, make out a report in which these violations or any other matters of special importance are noted. Printed forms are not provided. Reports are delivered to the battalion chief of the district on the 25th of each month, and on the 1st of the following month are by him submitted to the second assistant chief engineer of the department.

A Fire Prevention Bureau

May Save \$500,000 Annually

The existing fire hazards in San Francisco, though they can be reduced in num-

ber and intensity, can by no means be eliminated; so to protect the city from sweeping conflagrations it is necessary to be prepared to combat them with a strong fire department. Realizing its danger from this source, San Francisco has constructed in its high-pressure system one of the most powerful fire-fighting machines in existence. It may be said to have taken every reasonable precaution for the extinguishment of large fires. But the mere strength of the fire department as a probable preventer of conflagrations does not decrease the losses occasioned by the large majority of fires in which the individual loss is small, but the aggregate large, nor does it decrease the number of fires.

The fire losses bear a direct ratio to the number of fires, so that any further increase in the strength of the department (except in outlying districts) will not effect any material decrease in the present high fire losses. The latter are not due to climatic and topographic conditions or to any inefficiency of the fire department, but are the result of the type of building construction permitted and lack of measures to suppress the conditions favoring the ignition and spread of fires.

As a fire-fighting machine the San Francisco fire department has been practically perfected. There may be slight improvements in apparatus and increase in efficiency and in the personnel of certain branches, but compared to the past ten years there will be but slow progress or development. Under the present system of fire control, however, the fire hazards of the city will continue to increase as the city grows. The population becomes denser, new buildings are erected and add fuel, and the old ones become more dilapidated and more susceptible to ignition.

If no further marked improvements in fire-fighting are feasible, but the same causes continue to start fires, it is apparent that some other system must be tried to meet the situation. Other cities have faced a similar problem. They have realized its importance and have met it by establish-

ing municipal fire-prevention bureaus to compel safety in construction, to remove the common causes of fire, and to penalize negligence. The time has arrived when San Francisco must follow the same procedure. It is meeting with success in Eastern cities. If it is to be successful here, there must be a concerted and well-planned action along definite lines, that will result in more adequate laws and in their strict and intelligent enforcement.

The San Francisco fire department is purely a fire extinguishing force. The city spends annually more than one and one-half million dollars for fire-fighting—for fire prevention it spends nothing. A completely equipped fire prevention bureau, operated in conjunction with the fire department, should not increase the cost of maintenance of the latter more than 1 per cent, and should, in the course of a few years, result in an annual saving of \$500,000 in property loss, so that, aside from any saving in life which it might bring about, it would appear to be a sound business investment.

—S. F. Municipal Record.

Inter-Insurance Exchange

Is Defined

What is an inter-insurance exchange?

It is not a stock corporation, for it is not incorporated.

It is not a mutual, for the members of a mutual are jointly liable for its losses, while the subscribers to an inter-insurance exchange are individually liable, each for his pro rata share of each loss.

It is not a Lloyds. In a Lloyds the insurers are one set of men and the insured are another; the underwriters or insurers are known and each assumes a definite portion of the liability on each risk written. In an inter-insurance exchange each insured is an insurer of all the other insured; he does not assume a definite amount on each risk, as every new risk written brings in an additional insurer or changes the portion of each risk which each subscriber insures. The insurer does not know on how many

risks he has assumed liability nor the amount he has assumed on each. As an insured, the subscriber does not know who is carrying his liability, unless the attorney-in-fact sees fit to tell him.

What, then, is an inter-insurance exchange?

It is an institution through which an indefinite number of persons, unknown to each other, severally assume unknown portions of the total liability on the risks, unknown to the insurers, of all the other insurers, and at the same time become insured by unknown parties under an indefinite and constantly changing number of contracts, covering changing proportions of the liability on each risk.—Western Underwriter.

A Fiduciary Relation Exists Between Company and Its General Agent

Fiduciary relation held to exist between company and general agent for United States and Canada, forming basis of action for accounting.—Potomac Ins. Co. of District of Columbia v. Kelly, 160 N. Y. S. 161.

In action against general agent for accounting, burden was on agent to show he had turned over to plaintiff all moneys collected by him to which it was entitled.

Fact that general agent rendered statements from time to time, which were retained without objection, did not deprive company of right to have a complete account of agent's dealings, if it desired.

To have an accounting against its general agent, it was not necessary for company to show anything would be found due from agent; it being sufficient that a fiduciary relation existed, entitling the company to a full statement of the agent's acts as such.—*Id.*

No, no; insurance is not "protection against fire," as some thoughtless folks say. But it is, what is nearly as good, protection against fire loss, if the broker or agent is worth his salt, and if the insurer employs a competent and honest adjuster.

This too "short" column just pines
For these two short lines.

REGARDING MERCANTILE REPORTS AND THEIR RELATION TO FIRE UNDERWRITING

*From a Paper by Edward J. Hollister, Read at the 40th Annual Meeting of the
Fire Underwriters' Association of the Pacific*

Copyrighted. Published by Permission of the Association

The history of mercantile agencies dates back to the forties of the nineteenth century, when the first organized effort to report on credits was started. It continued a rather weak affair until after the Civil War, when its great growth began. It is a matter of tradition that the first application of mercantile agency service in fire underwriting was about 1866, in the Western Department of the Liverpool & London & Globe Insurance Company, then located at Cleveland. Twenty years later most general offices subscribed for service, but its actual use though growing was very limited. During the past twelve or more years the growth has been steady, and respect and appreciation has become marked, because, it may reasonably be believed, both of improvements and service, and of its broader and more intelligent use by the companies, no doubt in very considerable measure due to the fact that the relationship between the two interests has been brought much closer than it used to be. Today no company, department or general agency of importance is without the service, and the certain very few large companies that used to be known as almost non-users, are increasingly applying it, not alone to the newer sections of the country, but even to New England, where conditions, particularly in the cities, are recognized as being very different from what they were even twenty years ago.

It has been an important part of my work for several years to address the staffs of our offices, setting forth to them the peculiarities of fire underwriting needs, and indicating what are the criticisms of this class of subscribers. In this connection I am very happy to be able to make a most impressive point of the fact that while no class of subscribers is more pointed in criticisms, none is more effectively appreciative of the great average value of the reports, none more tolerant of the reasonable limitations under which we work, none more constructive in their criticisms. I am also able to say that there is a growing disposition to enter interestedly into certain forms of co-operation that are a highly important factor of the closer relationship between the two interests. This has decided local significance, since what in part is referred to is a better understanding on the part of the special agent as to what is obtainable from each local mercantile agency office, along with a better understanding on the part of the local manager as to the special agent's needs. Such service is of course open to every subscriber, whether in the fire insurance or some other business, but in my view very much more than in the past has been obtained mutually in this way, can be obtained. The matter is in practical operation in some sections, and by some special agents in nearly all sections, and I know no surer cure for intolerant criticism of the reports by the occasional special agent, than this relationship is proving to be. Some

have begun their resorting to the offices on inspections, others on losses. Either beginning usually leads to the other, though I have known a few men who for years have used the offices on losses, and never on inspections. There are others still who, when the examiner has slipped a risk for inspection on moral account, and because of some feature of the mercantile report, resort anywhere but to the office where the report was formulated, though it would seem not to need argument, that discussion of such a case with the one responsible for the report might be of great importance, sometimes helping to approval, sometimes confirming the thought of cancellation. We often are asked a question in this connection that leads me to add that usually the special agent's headquarters are in a city with the mercantile agency office for the section; that usually therefore, light on the subject can be had there. Letters of introduction do not entitle a subscriber's representative to ask information of local correspondents, but only to service at the local offices.

* * *

It will not be out of place here to say that of course the chief function of a mercantile agency is to provide true reasons for doing business, not doubtful reasons for cancellation of insurance policies, or the turning down of orders. It has been estimated that considerably above ninety per cent of mercantile business passes onto the books of the average insurance company without any moral question arising, and this because of the favorable rating borne by the assureds. The percentage queried to agent or special agent or both, and percentage cancelled on moral account, of course varies with different companies, different classes, different localities, and under varying conditions of trade.

Among the questions asked of us, that have seemed strange to us, and doubtless will to you, has been whether in mercantile agency practice the subjects of our reports are always given opportunity to speak for themselves. Our business is one round after another of going far out of our way to get statements, and to get explanations of things occurring affecting the subjects of our reports. Nowadays the average merchant looks with favor on the mercantile reporting system. Time was when this could not be so unqualifiedly said. This change of sentiment is no doubt in large part due to the more thorough methods pursued today.

In conclusion, I wish to pay earnest tribute to fire underwriters of this country generally, for their helpful interest in the development of better service to the fire insurance companies. I speak with knowledge when I say that had it not been for this disposition on the part of underwriters, the service would today be running along little if at all distinguished from the general service except in the matters of form, which, as everyone knows, have been given attention for years. But for the disposition referred to, in offices and field, the present widespread field work would not be going on, the value of which need be limited only if co-operation is lacking.

High Freights and Insurance Values

One of the incidental effects of high freights has been to prejudice the position of marine underwriters in respect of what are known as net value clauses, and consequently action is now being taken to deal with the point. The long-established practice has been, when assessing particular average claims, to arrive at the liability of underwriters by a comparison of gross sound value and gross damaged value, and to apply the ascertained percentage of loss to the insured value; to this result the extra charges incurred in consequence of the damage have been added. Of late years there has been a tendency to insert clauses providing that particular average claims shall be estimated by comparing the net sound and damaged values, after deduction of duty and freight payable at port of destination. As long as freight represented only a small fraction of the value of the goods the concession made by underwriters was inconsiderable, but since freights have amounted to a large proportion of, or as much as or far more than, the value of the goods the position has been greatly changed, as may be shown by an illustration.—London Times.

Marine Matters in Great Britain

Another scheme intended to save labour has been introduced in the Marine Insurance Market as from the beginning of this month, but the welcome generally given to it is scarcely as warm as that accorded to other devices recently instituted. The present

idea is that all the marine insurance companies should be prepared to sign a common policy instead of issuing their own policies, and that the work of checking, etc., but none of the legal responsibility, should be shouldered by the first company accepting the insurance.

The scheme suffers at the outset from the absence of any strongly expressed demand for it on the part of brokers, such as that which called the Lloyd's policy signing bureau into being. This can be understood, since little has been heard of any complaints by brokers of difficulty in securing policies from the insurance companies within a reasonable time, while complaints were common of the delays to policies under the old system at Lloyd's, from which the documents often issued in an exceedingly dirty condition. The company's policy is, on the other hand, usually quite an attractive document. Further, it is not yet established that the passing of one policy among many companies, which seems almost a retrograde movement towards the old Lloyd's system, would yield any saving of time. A preliminary to the complete success of the scheme would, in any case, really seem to be the establishment of one central office where the policies could be signed by the representatives of the different companies.—London Times.

The fire underwriters have petitioned the federal government to investigate the recent munitions explosion, and ascertain if the laws had been obeyed, and if such explosions and fires may not be prevented in the future.

AMERICAN MARINE BUSINESS

Compiled from New York Ins. Dept. Reports

	Premiums—1914	Premiums—1915	Losses—1915
American—			
American & Foreign,	\$ 251,819	\$ 327,770	\$ 135,303
Atlantic Mutual,	4,346,817	5,077,350	1,579,853
Columbia,	379,445	520,616	289,075
Federal,	1,621,297	2,104,526	906,584
Foreign—			
Alliance,	215,761	355,029	133,529
Allianz,	337,596	181,252	163,265
British & Foreign,	923,682	1,273,887	518,721
*Canton,	134,432	151,776	158,304
Commercial Union,	495,879	876,745	462,596
La Fonciere,	28,203	38,906	37,696
General,	60,677	. . . . .	. . . . .
Indemnity,	371,723	447,411	222,771
Liverpool & Lon. & Globe,	29,105	97,875	51,091
London,	600,184	1,001,400	505,357
Mannheim,	1,663,584	2,158,132	1,260,278
Marine,	956,140	1,306,999	624,135
Maritime,	60,069	107,178	111,999
Nord Deutsche,	594,543	985,710	468,740
North China,	57,887	123,165	31,368
Ocean,	254,894	388,455	177,820
Phoenix,	284,934	369,280	195,750
Prussian National,	. . . . .	64,708	23,657
Reliance,	259,448	328,378	162,323
Rossia,	1,119,082	1,989,157	876,132
Royal,	320,377	796,931	281,384
Royal Exchange,	362,900	528,674	261,503
Sea,	949,080	1,179,002	613,633
Standard,	1,107,330	1,594,112	1,018,646
Switz. General,	443,228	525,655	556,696
Thames & Mersey,	749,139	1,280,304	659,433
Tokio,	166,826	418,491	177,105
Union,	1,059,055	1,226,927	793,421
Yang-Tsze,	215,697	339,137	99,619
	<hr/>	<hr/>	<hr/>
	\$20,295,417	\$28,013,171	\$22,893,725

*Not included in totals nor compiled from New York Ins. Dept. Reports.

Born October 24, 1832
Died July 17, 1916
Aged 83 years, 8 months, 23 days



WILLIAM SEXTON

A MAN has gone—a self-made, successful, typical American. William Sexton, born in Nova Scotia, schooled in winter and trained in spring, summer and fall—and then to sea and to California. Sailor, miner, justice of the peace, sheriff, chief of police, legislator, local agent, special agent, assistant manager, manager, general adjuster, and author of "Fire Insurance," a book which summarizes what he learned about insurance in a half-century's experience. A strong, original, useful, good citizen.

Fire Chiefs' Annual Meeting

Down at San Diego, from August 21 to 26 inclusive, the Pacific Coast Association of Fire Chiefs gathered in the 24th annual session. Topics pertaining to fire protection were discussed from the points of view of practical men and long experienced fire-fighters. Everybody either learned or taught—or did both. It was told how one city sent a fire engine to another city to help fight a bad blaze. And the lent apparatus was burned up. And the engine loss was never paid for by the borrowing city. The visitors say they had a pleasurable and profitable time.

Fires

Baker, Or., Sept. 4.—Fire destroyed the sawmill of the Oregon Lumber Company at South Baker late today, causing a loss of \$40,000, with no insurance. The blaze is believed to have started from sawdust in the engine-room, ignited from the fire under the boilers.

San Jose, Sept. 8.—Because his wife sued him for divorce, James E. Bollinger set fire to her home, 444 West San Fernando street, at 1 o'clock yesterday morning, and endangered the lives of twenty-two persons sleeping in the building. Bollinger confessed the crime this morning to Deputy District Attorney Archer Bowden, Police Chief Fuller and Fire Chief Haley. Facing

strong evidence against him, Bollinger admitted having placed excelsior and kerosene beneath a stairway leading to the upper story of the building and igniting it.

Seattle, Wash., Aug. 28. — The Lake Union Shingle Mill at 937 Ewing street was destroyed by fire at 7:30 o'clock yesterday morning. An adjoining building, belonging to the city, was damaged to the extent of \$500. The mill was being operated day and night and was handling green shingles. The night crew went off duty at 6 o'clock yesterday morning and the day shift had not arrived when the fire broke out. Before the fire department arrived in response to an alarm turned in at 8:06 o'clock the flames had gained considerable headway. The loss was \$2,500.

At South Vallejo, Cal., Aug. 29, the freight elevator building and the warehouse of the Sperry flour-mill property caught fire, and along with several freight cars and twelve automobiles parked on the road by spectators burned up. The warehouse was 600 feet long and was the lowest rated building of the mill plant. It contained wheat and barley valued at \$200,000. The warehouse, elevator and machinery were valued at \$75,000. There will be some grain salvage. The big mill was not damaged.

The Guardian Fire of Salt Lake has been admitted to do business in South Carolina, whence all the solvent companies have fled.

Inter-Insurers Barred**By State Insurance Commissioners**

The insurance departments of two states have barred the operations of inter-insurance exchanges and associations of any kind.

These states are Texas and Ohio.

Commissioner Patterson of Texas says the inter-insurers have cost the people of his state \$1,200,000 premiums paid for guarantees never carried out, besides fire losses which were never paid. The managers, agents and "underwriters" of these inter-insurers absorbed nearly all the premiums. Texas inter-insurers speedily became notorious.

Ohio took warning. The Ohio commissioner put up the bars. He instructed his assistants to begin criminal proceedings against any "attorney-in-fact" or agent who solicited any property-holder to become a subscriber to any inter-insurance concern, society, association, exchange, company or what-not. The first offence is punishable by a fine, a subsequent offence by imprisonment.

Insurance Commissioner English holds that interinsurance and reciprocal concerns have no authority to transact business in Iowa. He also holds that corporations cannot legally become members of inter-insurance concerns unless their charters specifically authorize them to engage in the insurance business.

**Of Course There Was
No Vexatious Delay**

In making up values at the time of a fire, destroying plaintiff's household goods, she valued at \$300 a piano which was practically worthless, and which she claimed was given her by a man whom she had met only on the street. She did not know his name, or where he lived. She valued at \$637 in her proofs of loss, and at \$1,200 in one of her sworn statements, articles given her in the space of a few months by a man to whom she claimed to be engaged, and who was earning only \$25 to \$60 a month, and who paid for such articles only \$86. Held, that these circumstances, with others, were well

calculated to cause honest inquiry, and no penalty as for a vexatious refusal to pay could be recovered from the insurance company.—*Weston v. American*, 177 S. W. R. 792.

Hartford Fire's**Handsome 4-Floor Offices**

When you enter the new building at 438 California street, San Francisco, the view, running from street to street, impresses you very pleasingly. The counter is of Italian marble, with black Belgian top. The fixtures generally are of steel. This first floor is for the city department. The second floor is occupied by the general offices of the Pacific department of the Hartford Fire Insurance Co., and the Sterling Fire Insurance Company. General Agent Hewitt's office is on California street. Assistant General Agent Gilliland's office is on Halleck street. The third floor is occupied by the general offices of the Hartford Accident Insurance Company. It has the same handsome, finished look as the second floor. Although the building is long, the light well supplies good natural light. The basement floor is devoted entirely to supplies and old records. It is filled with piles of printed matter, framed in aisles and arranged and indexed like a library. The work room is under the bull's-eyed sidewalk and is as light and cheerful as any skylight floor. A brick and steel vault for the more valuable books and records reaches from basement to roof. The ventilation is insured by filtered air forced through every floor and the air is even better than the sea-breezes of the street. The company has a 15-year lease on this handsome brick and stone building, which occupies the lot formerly owned by the old Union Insurance Company of San Francisco.

A letter from insurance company appointing an agent, providing, "Policies will be written at this office," gives the agent no authority to make a contract of insurance.—*Browne v. Commercial Union Assur. Co.*, 158 P. 765. (Cal.)

The automobile rider is always in grave peril.

ONE THING AND ANOTHER

Agents who rush to the legislature for relief must be prepared for the unexpected beyond belief.

* * *

The business of the man who does not insure, it's a hundred to one, will not endure.

* * *

I have noticed that San Francisco agencies that do not advertise in the Coast Review do not long survive. A hint to local agents.

* * *

Street accidents in New York city average two deaths and sixty cases of more or less serious injury every day. It is safer to stay home in Podunk.

* * *

The Red Paint is the latest thing in San Francisco restaurants. There is a splash of red paint on the sidewalk, another over the door, and splash of red music inside. For our "foreign"—far reign—readers' benefit we explain that "red paint" is local for "Dago red," or choice common red grape juice a few weeks old.

* * *

By the way, the test of a large city is the ability to get a good dinner at 1 a. m. Help us to name such cities, beginning with San Francisco.

* * *

No man is fully a man unless he does a man's work—and plays a man's part.

* * *

A solemn joy—an elevation of the spirit, a broadening of the mind—is the contemplation of the stars and the study of astronomy. Join some astronomical society, such as that in San Francisco, and search the heavens through big telescopes. Moons, worlds, suns, constellations, nebulae, double stars, flowing streams of stars, falling, falling, everywhere—perhaps to fall into the ocean of eternity and rise again as mist.

* * *

Right over your head tonight at 11 is Vega, a bright star, the apex of a triangle. Toward this star our solar system is falling at the rate of twelve miles a second. This fact

makes the path of the earth through space cycloidal.

* * *

Vega is the largest visible star. It is more than ten times as large, measured by brightness and distance, being ten times as far away, as Sirius, the bright star southeast of Orion's belt. Perhaps Vega's enormous size compels the movement of our solar system toward it.

* * *

There were many causes for the bomb outrage during the Preparedness demonstration in San Francisco. I venture to enumerate these: Violent opposition of the pacifists with accent on the last syllable. Huge posters of a peace-at-any price meeting, with large "Don't March" at the bottom. Inflammatory denunciations of the patriotic parade and grossly false charges at this "peace" meeting. Tolerance of anarchists and I. W. W. street speaking and threats. Maudlin sympathy with union-labor dynamiters and tolerance of an evening San Francisco paper which, so far as it dares, has made itself their apologist and defender. Tolerance of organized labor lawlessness and police-judge subservience to organized labor's vote threats; and also tolerance of an organized labor class-party.

* * *

The government urges everybody to save white paper. A famine is threatened, unless the Sunday newspaper reduces its pages from 100 down to 32.

* * *

A Santa Fe Ry. passenger train (Grand Canyon) ran onto a flood-damaged bridge and was wrecked. Train was running slowly and the sixty passengers escaped unhurt, but one of the train crew was killed and others were injured. He who rides now risks life and limb as much as a San Francisco pedestrian who challenges a Market street jitney rattletrap.

* * *

This world was made to be turned up side down—but not by organized labor's dynamiters.

An ordinance is to be enacted in Portland, Or., forbidding the filling of tanks while the engine is running. The other day a taxi-cab driver was severely burned by an explosion and blaze while pouring gasoline into the tank. The engine was running and the spark was sparking at the time.

* * *

In the foothills near Marysville, Cal., a red Indian sold a mine, came to town with his family and the proceeds of the sale, saw the movies, spied an old glass-sided hearse and bought it for a family carriage. And for all that, he has as good sense as the poor white man who mortgages his home to buy a naughty mobile.

* * *

The very latest thing in restaurant entertainment is a movable floor of diners circling round the entertainers. The diners thereby are given different points of view and hearing. Now why not apply this to buildings, so that every tenant will receive his share of air and sunshine, and in case of fire the firemen can fight the flames from the street and direct streams of water into any window?

* * *

Peter Winne, a Denver writer and underwriter, an authority on insurance law, is dead, in his 80th year. He was, many years ago, Mountain field manager for the British America and Western Assurance. In 1885 he wrote on Waiver and Estoppel for the Fire Underwriters' Association of the Pacific, of which he was an honorary member.

* * *

No business interest is more interested in preparedness for national defense than is insurance; none would be more seriously hurt by war with unpreparedness. Life and accident insurance would be paralyzed by an invasion; fire insurance income, of companies and agents, would be seriously impaired. Weakness invites invasion and the levying of huge indemnities.

* * *

Human nature never changes. Civilization is only a thin veneering. The conditions of all life are those of war. The man who will not fight—in some way—is already dead. The nation that will not fight must

die. The nation that dare not fight has the dry rot which kills.

* * *

How much life have you? That depends on how much strength have you. Strength of body, of the various organs of the body, of brain, of mind, of morals, of character, of courage. In proportion as you have weakness, as you have fear, as you do not work (which is creation), you lack life.

* * *

The American Congress heard the voice of its master—organized labor—and hastened to obey. The high cost of living will be further increased, and the purchasing power of your life insurance will be further decreased.

* * *

I hear that American farm hands will demand of Congress that their hours of hard labor shall be eight hours a day with increased pay. Railroads will be prohibited from interstate shipments of anything produced by men who work more than eight hours a day for less than ten hours' pay.

* * *

There being twice as many widows as widowers in this country, shall we conclude that the man likes the marriage harness and remarries and the woman does not and therefore declines to remarry? Or does she remain a widow because of the impedimenta of children unprovided with life insurance protection?

* * *

Of 221 United States life companies, with 99.75 percent of the total insurance in force (\$22,725,000,000), 122, with 77.18 percent of the insurance, issued policies at the beginning of 1915 with no restrictions as to naval or military service either in peace or war. The remaining 99 issued policies with some kind of clause restricting the policyholder as to such service. The Association of Life Insurance Presidents has gathered this information.

* * *

By the grace of an initiative petition and 37,000 signatures the voters of San Francisco will vote for or against the two-platoon system. Every voter who pays no taxes is expected, "as a matter of principle," to vote to double the number of firemen.

OCCURRENCES OF TWENTY YEARS AGO

Pennoyer, ex-governor who told President Cleveland to mind his own business, was mayor of Portland. He ordered, it was said, the discharge of every city fireman (including the chief) who didn't vote for "free silver."

Bicycling was a popular pastime, though the country roads were not so good then as they are now. Perhaps some of the grave and reverend senior managers would not now be pleased to have us recall the fact that they rode to San Jose or the Yosemite Valley on "safeties."

Stovel & Thebaud were managers for W. Loaiza & Co., who were appointed Coast agents for the Union Casualty & Surety Co. of St. Louis.

St. Louis had a terrible tornado. Two St. Louis men who just before the tornado refused to renew their accident policies in the Pacific Mutual Life were killed. The suction of this tornado drew air up out of the streets and caused the walls of houses to fall outward into the street.

The Coast Review said: "The spiritalia of Ctesebuis and the siphon of Hero, over 2,000 years ago, were the bases of the fire engines of today."

There was a great political campaign for free silver coinage and the payment of all debts in silver values. People really believed there could be or ever was a bi-metallic money standard. The basis of the proposed coinage was 16 to 1. Life insurance policies would have been payable, under free coinage, in silver as in Mexico. President Jacob L. Greene issued a powerful warning against this financial error and craze. There were, however, life insurance companies too cowardly to say a word of warning.

Fire

The Coast Review said:

"It is now 19 months since the California rate war broke out."

"The fire offices lose money on California business every day that there is no compact."

Boyd & Dickson were appointed city agents of the Northern.

Secretary Pipkin of the Atlas Assurance was appointed general manager.

The Coast Review printed a very fine portrait of Ben. J. Smith.

F. G. Voss of San Francisco was appointed U. S. manager for the just-admitted Thuringia Fire, with headquarters in Chicago.

The Patriotic of Dublin withdrew from California. The National of Ireland had recently withdrawn.

Peter Outcalt, adjuster for the assured, issued his famous "blast."

Rates were being slashed in Adelaide, Australia.

J. A. Kilroy was advertising his new Palestine agency at Phoenix, Arizona.

Chester Deering was appointed special agent for the Pennsylvania Fire.

The Coast Review published a list of sixty New York Lloyds that had failed.

C. E. Parks, W. F. Parks, father and son, received considerable publicity in the Coast Review.

Hagan Bros. advertised in the Coast Review: "Our Field—Unlimited. Our Specialty—From Pig Iron (under water) to Powder Magazines."

John R. Hellman went with the Royal and Queen.

Life

Fred Bennion, a lightning life solicitor at Los Angeles, was being sought along the Mexican border.

W. C. Leavitt was appointed general agent for the Union Mutual Life.

Under the French law of concurrence deloyale, or unfair competition, a French life company recovered judgment against an American life company, for \$5,000 and costs.

The Denver Life Ins. Co. was organized in Colorado, with \$25,000 guarantee fund.

James B. Day came to this Coast as manager for the Washington Life.

The Ancient Order United Workmen in California adopted a graded assessment plan—too late.

Miscellaneous Items

Harry Incell, for 20 years with Jacobs & Easton, was killed by a fall from a street car.

The Coast Review printed portraits and biographies of Edward Brown and his son, Arthur M. Brown, of the new agency firm of Edward Brown & Son. Arthur doesn't look much older now.

Leroy G. Harvey received some very undesirable publicity.

The New England Burglary Co. operated in California, with Okell, Donnell & Co. as general agents.

John Marshall, Jr., then special for the Royal Exchange on this Coast, was married to the fair daughter of the mayor of Denver.

Pacific Coast Field Men**Just Twenty Years Ago**

Aachen & Munich — O. N. Hall, C. G. Yates, L. F. Lamping.

Atlas Assurance — E. J. Jolly, William Manning.

Ætna — Ed. C. Morrison, Louis Mel, W. L. Gazzam.

Balfour, Guthrie & Co. — L. B. Edwards, R. De Lappe, F. G. Argall, H. McD. Spencer, Chas. A. Tait.

Cesar Bertheau's — A. W. Thornton.

British America and Western — E. L. Thompson, R. H. Magill.

Edward Brown & Son — T. J. A. Tiedeman, W. H. Hill, N. B. Whitley, W. H. Gibbons.

Butler & Haldan — B. C. Dick, A. S. Spinney.

Continental — D. W. Graves.

Commercial Union — W. P. Thomas, A. T. Von Etlinger, E. T. Neibling.

Chas. Christensen's — Frank C. Story, W. A. Frazer.

Robert Dickson's — J. E. Hendry, Guy Francis, John Marshall, Edward Hall, R. M. Thomson.

Fireman's Fund — F. H. McElhone, F. G. White, G. F. Ashton, R. P. Fabj, L. M. Seaton, G. H. Mendell, R. D. Hunter.

German-American — Chas. R. Thompson, Harry Benner, T. H. Williams.

Hartford — J. J. Agard, John M. Holmes, Thomas J. Conroy.

Hamburg-Bremen — Harry C. Boyd.

Home Mutual — W. B. Westlake, N. C. Farnum, R. P. Fabj, G. F. Ashton, E. E. Eitel.

Ins. Co. of North America — J. K. Hamilton, C. O. Scott, M. H. Merrill.

Lancashire — Walter M. Speyer, C. O. Hawley.

Liverpool & London & Globe — R. G. Brush, E. G. Sprowl.

London & Lancashire — W. B. Hopkins, Sidney H. Smith, Sam B. Stoy, J. K. Urmoston.

London & Northern — Frank L. Hunter, F. C. H. Robins.

Magdeburg — Leslie Bates.

National & Springfield — Leslie H. Lord, Hiram H. Lee, B. B. Broomell, John C. Dornin.

North British & Mercantile — W. H. Bagley, Edward Niles, J. D. Coleman.

North German — J. H. Ankele.

Norwich Union — J. L. Fuller, R. H. Delafield.

Palatine — Henry T. Fennel, Thomas J. Duffy, Edward O. Hughes, F. J. H. Manning.

Pennsylvania Fire — Homer A. Craig, Chester Deering, J. H. Clinkscales, G. E. Faw.

Phoenix & Home — Paul M. Nippert, Harry L. Roff, A. P. Sinclair, Junius Young, E. E. Casady, A. F. Gartner, Wm. Church, W. H. Bonsall.

Royal and Queen — John T. Fogarty, F. M. Gilerest, Jas. N. Reynolds, Wm. Maris, H. R. Burke.

Scottish Union & Orient — Leslie A. Wright, James H. Morrow.

Sun, Imperial & Lion — W. A. Mathews, W. B. Foster, E. C. Johnson, W. H. Raymond.

Transatlantic — D. M. McVean.

Union Assurance — Harry H. Smith, Dixwell Hewitt.

Westchester — A. R. D. Patterson.

Independent Adjusters and Special Agents: A. R. Gurrey, E. P. Farnsworth, R. H. Naunton, D. B. Wilson, J. D. Lavery, Calvert Meade, A. A. Andre, Adolph Wenzelburger, William L. Chalmers, B. D. Smalley, Alfred A. Jones, Amos F. Sewell.

TEN YEARS AGO

The buildings destroyed by the conflagration of 1906 numbered 28,188 and were worth \$105,000,000. In five years over 36,000 new buildings were erected, or 8,000 more than were burned. The cost of the new buildings was over \$210,000,000, or double the value of those destroyed. The insurance paid on the burned buildings was probably not more than \$50,000,000. Underinsurance of buildings was general. Down town many owners carried only about 30 percent of values.

San Francisco was practically rebuilt in six years, as predicted by the Coast Review. The floor area was greater at the end of six years. The first year was one of temporary structures and of cleaning up the ruins. There are many vacant places in the "burned district," it is true; because business has shifted and larger buildings have supplied floor demands.

Bank clearings have trebled.

The August Coast Review announced that the German of Freeport, in liquidation, would pay 60 cents on the dollar.

Several companies added earthquake clauses to their policies; others, a clause exempting liability for damages by dynamite exploded to check fire.

Edward B. Haldan advertised: "Business Uninterrupted by the Great Fire."

Companies, housed in Oakland, began to open city offices in San Francisco.

The Dean schedule was adopted in Chicago.

Evolution

Ages ago two pairs of hyenas, or of animals like them, became dissatisfied with the food left by larger and braver carnivora of field and forest. They started out to see life and fare better. One pair went up into the cool highlands. The other, down into the endless flats overflowed by the sea. The descendants of the latter pair ate fish, lived much in the sea, and became seals. The descendants of the other pair chased herbivora over the hills and developed limbs and were caught and tamed by cave-men, and became dogs.

In ancient times, when men first went to sea, there were men who bet that they should meet with no loss. This was the beginning of marine insurance. Later, associations of bettors wagered against marine disasters and ransom-captures, and loss by fire. And this became recognized as insurance. Companies wrote guarantees to make good to widows the money loss of death. And this became life insurance. Accident and casualty and fidelity and surety and tornado and hail and liability and explosion and rent and theft and burglary and collision and other insurance followed, much of it written singly by companies, at great expense. But it was all insurance against the unexpected, and the world is now seeing the evolution which may lead to the writing of all kinds of insurance by every company, with few and large companies only engaged in the business, at a small "safety first" underwriting profit. Such may be the alternative of state insurance.

Our National Free Myuzceum

New additions to this incomparable free museum are these rare things:

An American reporter who uses the word "ship."

A slice of good American ham west of Virginia.

A good peanut sold in California.

An insurance journalist who admits he doesn't know how to successfully run an insurance company.

A purchased over the counter bottle of pure olive oil.

NEW SUBSCRIPTIONS to the Coast Review may be placed with American News Co. or with newspaper agencies, or with postmasters, or with newspaper offices.

The railroads offered to submit the demands of the trainmen to the Interstate Commerce Commission or to arbitration under the Newlands act of Congress. The men refused both offers.

LIFE INSURANCE

What Are Your Handicaps?

Too Old: Possibly, but there is Capt. T. D. Marcum, Louisville, age 76, who paid for \$174,258 in 1915; J. N. Benjamin, 70, New England, who paid for \$77,000 in 1915; Wm. Winter, Shreveport, 67 years old, who paid in the last ten years for an average of \$220,000 a year; Julius Newman, Baltimore, age 70, who paid in the last three years for an average of \$150,000 a year; J. E. Baker, Missouri, age 69, an average of \$94,313 each year for the past seven years; Louis Gabriel, Grand st., age 70, an average of \$115,357 each year in the past seven years; J. W. Green, Oklahoma, age 67, who paid for \$171,042 in 1915; that grand young man, G. H. Zugschwert, Stock Exchange, age 70, of whom the Bulletin spoke in laudatory terms the other day, has paid for an average in the last three years of \$113,699—and others. Age is no bar to success, the old and the young accomplish it.

Too Young: Stuart B. Hurlbutt, Cooper Square, formerly office boy in the law department, 21 years old, this year to the end of April had paid for \$74,000, is sure to be an early candidate for the \$100,000 Club and promises to close 1916 with \$200,000 worth of paid insurance; Henry Y. Kasai, Intermountain, age 22; Myron D. Graham, 42d street, age 23; Walter Stokes, Jr., Nashville, age 24; Alfred Alexander, Insurance Building, age 24; O. R. Carter, Little Rock, age 23; John C. Kuck, Wisconsin, age 28; Walter E. Cox, San Francisco Clearing Office, age 26; Theodore Hundley, West Virginia, age 24; all over the country, you see—and many others—have each paid for on the average monthly from ten to fifty thousand, indicating that youth might be a handicap, but in reality it isn't.

Too New With the Company: Harry D. Goodman began last March in Union Square, and wrote in his first month 27 applications for \$35,000 and paid for 21 policies for \$26,000.

Days Are Too Short: The greatest writer the New York Life has ever known; un-

questionably the greatest the world has ever known, closes much of his enormous business after dinner in the evening, often late at night, sometimes very early in the morning. His only complaint is that the days haven't hours enough. One of the greatest records the world has ever known for quick work was made by Gilbert A. Smith, now head of the Farm Loan, many years ago he wrote a large number of cattle, sheep, hog, and general commission men at the Union Stock Yards. Chicago, between 6 and 8 o'clock in the morning, just after they had finished work. Others are doing these things all the time.

Town Too Small: Chas. W. Harmon in a little Maine town near the Canada border in six weeks wrote 52 people for \$58,000; Agent Farrel, Albany, in a single country store placed 11 policies, annual premiums \$561.78. In a small town prospects are concentrated. They are often a veritable pocket in a gold mine.—N. Y. Life Bulletin.

Canvassing

All the suggestions in the world will be of no value whatsoever unless you follow them up with downright hard work, eight hours a day and five days a week. The seat of your office chair will not catch cold if you leave it unoccupied for days and days at a time and the period of its vacancy will have further value to you because it will not be necessary for you to have your pants pressed as often as would be the case if you sat in your chair every day.

Your good prospects are all busy men and they like to deal with busy men and you should be a busy man yourself. C. H. Rosenbaum tells busy prospects that they are not any busier than he is and that he cannot afford to give them more than ten minutes anyway. He generally gets the ten minutes and as much more as he wants, and then he asks the prospect his full name and the place of his birth and you can easily figure the rest out for yourself.

The way to get prospects is to go after them.—Grit.

The Prudential Will Write Group Insurance

President Forrest F. Dryden of the Prudential says in a letter to the industrial field staff:

In response to a well-defined demand, the company has decided to consider applications for group insurance.

Each group must consist of the employees of a single person, firm or corporation, numbering not fewer than 100, and the transaction must be made with the employer, who will be responsible for the premiums. The insurance will cover all the employees, except that at the option of the employer only those employees who have been in the service for some minimum period, such as six months or a year, may be included in the group.

The amount insured on each life is to be fixed at the discretion of the employer, and may be uniform, for example, \$500 or \$1,000, or graded according to class of occupation, period of service or amount of salary or in such fashion as may best suit the particular organization in question. No greater sum than \$3,600, however, will be insured on any individual life, and, except in special cases, the minimum insurance will be \$250.

Provision is made for insuring employees who enter the service after the issue of the group policy and also for increasing the insurance, according to schedule, where the amount of insurance on an individual life is graded according to some definite plan that calls for increases from time to time.

If a preliminary investigation proves satisfactory, the company will issue the group policy without medical examination of the individual employees, but additions to the amount of insurance by way of either granting insurance on new employees or increasing the insurance on present employees, will be granted only upon evidence of insurability acceptable to the company, which may necessitate, at the company's discretion, the satisfactory passing of a medical examination.

Rates of premium will depend upon the ages of the employees and will vary accord-

ing to the nature of the occupations of the employees and will be quoted after proper investigation and classification of the risks included.

Provision is made for an employee who may leave his employment after having been insured for at least one year to have the right to take out a policy for the amount of his insurance at the regular rate of premium, for his occupation, without medical examination, and so continue his protection even if then uninsurable.

A disability clause provides for payment of the amount insured in instalments extending over five years upon disability prior to age 60 of male employees.

All group insurance policies will be issued on the annual dividend one-year renewable term plan. Premiums are ordinarily payable yearly in advance, but in special cases quarterly or monthly premiums will be accepted.

Idealize Your Business

Having been in the life insurance business for nearly a quarter of a century, it has been my pleasure to be associated with a great many men in the sale of life insurance. I have watched them come and go, some of them making phenomenal successes and others absolute failures. To me it has always been a hard problem to solve as to the reason why some men, seemingly with the same ability, should succeed and others fail.

I fully appreciate, or at least I think I do, some of the reasons for failures. First of all, when a man engages in the life insurance business most of his friends or acquaintances discourage him by saying that he is certainly up against a hard proposition now. I once heard a story of a young man who started in the life insurance business and upon meeting one of his friends was asked what he was doing and he remarked: "I am in the life insurance business but for Heaven's sake don't tell my wife for she thinks I am still tending bar."

It has been my method in giving instructions to new men just engaging in our great business—in fact I believe the greatest busi-

ness in the land—to say to them that life insurance is the easiest thing in the world to sell. I fully appreciate that it is very easy for one to make statements and then be unable to prove them.

I shall attempt to prove this by saying that in any other line we might go out to sell we have only the opportunity of explaining the merits of our merchandise, going into detail as to the value of the services that it will give to the purchaser—the profits that will accrue to the merchant, etc.—but when one goes out to sell life insurance it certainly seems to me that he has a strangle hold, so to speak, upon every man.

Most men, especially those who have families, know down in the bottom of their hearts that they want to do the best they can for their loved ones, and if we can idealize this business of ours, it certainly would be easy for us to show to the uninsured or to the insufficiently insured man that he ought to buy life insurance.

In talking to my prospect I often say to him: “I see you dead—some time—some where—some place—and neither you nor I nor any living man knows just when that time will be. Do you realize what I am talking to you about? I am talking to you about the welfare and care of your wife and babes when you are dead.” — The Security Agent.

Bankruptcy and the Surrender Value

Life insurance policies, having a cash surrender value, on the life of a bankrupt, who can change the beneficiary, pass to the trustee, unless exempt.—In re Bonvillian, 232 F. 370.

Under Civ. Code La. a life insurance policy, having a cash surrender value and giving a right to change a beneficiary, could be seized under execution prior to Acts La. of 1914, and therefore passed to the trustee in bankruptcy of insured.—Id.

Many men chosen to sell life insurance are incompetent and undiplomatic likewise. They make a life insurance a joke when they do not make it seem the game of fak-ers. There are no standards of character

or efficiency required. The motto of their temporary employers seems to be: “Get business honestly if you can, but get it.”

Insurer's

Right to Exhume Body

Insurer's right to exhume insured's body, if covered by right to autopsy, can be exercised only at once and upon showing that it will show fraud or mistake. — American Nat. Ins. Co. v. Nuckols, 187 S. W. 497.

Insurer could not six weeks after interment insist on right to exhume.—Id.

Life Insurance Money Now Buys Much Less Than 30 Years Ago

In 1886 men generally worked more hours in a day than now, and machinery was in use more hours in the 24. Skilled and unskilled workmen receive higher pay for fewer hours. The increased cost of production—labor and machinery—is about 50 percent. Taxes and rents, too, have increased.

We are considering only United States conditions. Increased costs of production are reflected in the increased costs of nearly everything purchased. The cost of living grows steadily higher. The purchasing power of money — and savings — is decreasing.

The proceeds of a life insurance policy buys a third less than thirty, perhaps twenty years ago. Therefore larger policies should be taken out now, and those who are insured should supplement their present policies with additional insurance—at least a third more to equal the protection which has been undertaken and deemed indispensable.

The cost of living will continue to increase. Organized labor will see to that, and every barren victory will necessitate another strike.

Several life companies use this clause:

“No permit or extra premium will be required for military or naval service in time of war or in time of peace.”

Last week for the Bankers Life J. A. Moore of California was the leader, with 35 thou. new.

The Late Manager Samuel

The founder and manager of the Oregon Life Insurance Company, L. Samuel, was a modest, industrious, efficient and successful life insurance man. He was born in Graetz, Germany, in 1847. In New York City at age 13, and in Sacramento, Cal., in the following year, he was a hustling newsboy, who worked all day and went to school in the evenings. He went to Portland in 1871, where he became a publisher. His handsome "West Shore" magazine was continued from 1874 to 1890. Mr. Samuel then began life insurance work, and became the general agent of the Equitable Life for Oregon and southern Idaho. He resigned in 1906 and organized the Oregon Life, of which he remained manager until his death on Aug. 24. Two sons, Eugene and Clarence, and two daughters survive the deceased.

Henry J. Furber, Jr., whom our older readers will remember, committed suicide in a Chicago hospital last week. He was once connected with the Charter Oak Life and with the Universal Life and New York State Life, and with the National Life of U. S. A. of Washington, D. C., which wrote no business for years, and is now of Chicago. Furber was connected with several companies which failed. Furber, acquiring control of the National, canceled all agency contracts and began a campaign of persuading the policyholders to surrender or lapse their policies. Old files of the Coast Review contain denunciatory articles. The verb "to Furberize" was coined. Furber was alleged to have made much money out of this long campaign. The policies were very illiberal and many policyholders were easily persuaded to surrender them for a small sum, or, fearing another failure, they allowed them to lapse. James Garniss represented Furber in California. The Coast Review "hatchet episode" grew out of this connection.

Among leaders in Pacific Mutual's monthly premium new business are H. M. Jacobs of Arizona and Neal & Home of California. Among ten leading agents in new paid for

ordinary business are J. D. Adams of El Centro, Cal.; J. D. Bright of Silver City, N. M.; E. W. Maxson of Los Angeles; W. E. Lawson of Stockton, Cal.; Henry Lindner of Oxnard, Cal.; Francis H. Beckett, of Los Angeles.

Hathaway Complimented

The report of C. H. Woodworth, delegate to the World's Insurance Congress, made to the National Assn. of Ins. Agents, is highly complimentary to the congress and to its "father," Wm. L. Hathaway, California general agent for the Mutual Life Ins. Co. And the compliments are deserved. We quote:

"The personal side of the story of Mr. Hathaway's five years of struggle and sacrifices and of his final triumph is a most fascinating one, but this is not the time, nor am I the person to tell it. It was necessary for him to convert theorists and hard headed business men prejudiced against insurance to not only a belief in the institution but to become friends and boosters for it. Those who were critical of the business and laughed at the idea of the 'Congress' were won by Mr. Hathaway's broad reasoning, unflinching tact and indomitable persistence to its support. After securing the approval of the directors of the exposition, Mr. Hathaway commenced the education of the public through an exhibit on the grounds, through far-reaching and voluminous correspondence, through the press, from church pulpits and in all other possible ways."

Twenty-one life companies require consent to war service and an extra premium, or payment of extra cost by a lien estimated maximum 10 percent of face of policies. One company charges an extra annual premium equal to ten percent of the regular premium. The modern disability clause introduces a new difficulty in fixing a charge for war service, for it waives all premiums during the time of disability.

An open mind, a fearless heart, a clean conscience and a good will make for health, strength, longevity and wisdom.

15 Years on This Coast

The Metropolitan Life's "The Intelligencer" of September 2 gives a very handsome picture of the company's enlarged head office building in San Francisco, which, as we have before said, is "the temple on the hill." There is also an interesting account of the Metropolitan's fifteen years in the Pacific Coast field. The Metropolitan assumed the industrial business of the Pacific Mutual on September 16, 1901—and the Coast Review issued an Extra promptly, beating the daily papers.

Second Vice President Gaston remained in charge of the Pacific Coast business until May, 1902. He was succeeded by Assist. Sec. Richardson, who remained until January, 1904. Mr. R. was succeeded by Fifth Vice President Taylor, who continued in charge until January, 1910, when Assist. Secretary Scott, the present manager, succeeded him.

The head office force on Sept. 23, 1901, numbered 42. On July 10 of this year the total was 212. The field force has advanced from 555 to 972. The industrial business has advanced from 104,631 policies and \$13,784 premiums to 482,897 and \$53,980 premiums. These gains are more than four-fold.

Sued for \$56,200

L. D. McCarthy, a life solicitor living in Oakland, was arrested recently on a charge of embezzling a \$130 premium. He suffered mentally and in reputation by this arrest, and the courts are asked to collect \$50,000 for him as partial indemnity for his losses and mental anguish. He seems sure that the defendant, a local life company (California State Life), can spare the money. The company broke its two-year contract with McCarthy, without paying him his claim for \$6,200 commissions. Pending settlement, he says, on the advice of his lawyer he held the \$130 premium. He is suing his late employer for \$50,000 alleged damages and for \$6,200 unpaid commissions.

As it is always possible that a war may break out between this country and another, with little warning, and with enormous demands for soldiers, the American life com-

panies should prepare a just but liberal military service clause, with a premium charge based on modern war mortality experience.

Life Insurance Statistics

From the New York State Ins. Dept. Report 1916 we compile the following:

Companies reporting, 37, as against 71 in 1870.

Policies in force, 8,288,228.

Insurance in force, \$15,632,739,058.

Assets, \$4,850,696,881.

Surplus, \$263,746,678.

All are gains, except surplus, which is 5.8 percent of the gross assets.

New York companies do half the total business, but their surplus is only 3.4 percent of their assets.

The Mutual Life Ins. Co. of New York in twelve weeks recently ending paid 1,548 death claims, a total of \$6,032,544, a return of \$3,172,471 over cost. This company has paid over \$575,000,000 death claims and \$156,000,000 matured endowments. One recent death claim—insured a lawyer at Greenville, S. C., amounted to \$112,039.

Family Protection Insurance Company would be a correct and modern name for a new life insurance company which does not guarantee life nor against it.

The Mutual Life Quarterly for July is especially fine and dandy.

There is now more than four billion dollars ordinary life insurance in force in this country. Any on your life?

All policies of the Fidelity Mutual are now on 3.5 percent interest basis.

Why do the foolish newspapers put a big "S" at the beginning of "state" and a little "n" at the beginning of "nation" and a little "c" when they refer to a foreign "country"? I mention this with no hope of any answer—because the newspapers have no reason why.

MISCELLANEOUS

Index

In this issue we print among the ad pages two pages of partial indexes of Coast Review contents this year. You may find your name there. In our next issue two more index pages will be given, for ready reference purposes. Mark anything you may wish to refer to soon.

Growth of Automobile Business in the United States

Including passenger cars and freight or delivery trucks, there are now more than 3,000,000 automobiles in use in this country. This is a gain of over half a million since January 1, or nearly as much as for all of 1915.

New York leads with 259,105 cars and trucks. States in the Pacific West are credited with the following numbers on June 30:

California, 187,519	Washington, 44,607
Colorado, 38,000	Oregon, 26,110
Montana, 19,580	Idaho, 10,900
Utah, 10,729	Arizona, 9,743
New Mexico, 6,226	Wyoming, 5,900
Nevada, 3,900	

It will be noted that California has more cars and trucks than all the other states of the Pacific West.

None of the Anarchists' Victims Had Any Accident Insurance

Of the nearly 10 killed and 30 injured persons, who were victims of the anarchists' bomb on Market street, San Francisco—spectators of or participants in the patriotic 50,000 Preparedness Parade — none was protected by accident insurance, so far as yet reported.

The killed were all adults and the injured were mostly adults, and all were able to carry some accident insurance.

Relief funds were immediately subscribed for the victims and their families, by generous people. But this relief was charity. Insurance relief would have been more acceptable because a property right, without any taint of pauperism.

Only two of the ten persons killed carried life insurance.

It is timely for insurance men to question their own responsibility. Why were none of these many adult victims of the anti-preparedness bomb outrage—all anarchists are opposed to "preparedness" and police protection — why were none of them insured against loss of life and loss of earning power by accident?

Was it because they had never been urged to insure? Was it because insurance is too expensive, or too technical, or too restricted in the liability assumed?

We suspect that it were better to abolish "accident" and substitute "indemnity" as a more attractive name; and possibly better to abolish "life" and substitute "family protection" as a more fitting and convincing name.

The old contracts have gone. The new contracts are much better. Now the old name should go, and modern names full of meaning take their places. There is no such thing as insurance against death or accident, nor insurance of life or accident.

The capital of the American Fidelity of Vermont is again impaired. It has been a rate-cutter.

The Frankfort General resisted a claim on technical grounds, lost and appealed, and again lost, in St. Louis. It wrote a landlord's contingent liability policy on a building 66 years old and was surprised when a cornice fell on passers-by below.

"Political Influence" promises to have the compensation rating bureau lower the rates on one class of risks over half. Let the Insurance Federation take notice or tell us why not.

Washington, D. C.—The senate committee has eliminated the stamp tax on insurance. The tax has been a half cent on every dollar of premiums. This committee had restored the tax. The threat to make the insured pay the tax cooled the ardor of the senators.

**Marine Insurance
In Hawaii in 1915**

	Prams.	Losses
Allianz	\$59,409	\$152,878
American & Foreign . . .	38,091	1,164
Ætna	32,439	261
British & Foreign	30,796	2,859
Canton	2,497	405
Fireman's Fund	5,826	301
Federal	1,226	. . .
German Lloyd	251	183
Phoenix Assur.	2,238	12
Switzerland General . . .	54,992	393,082
Thames & Mersey	25,098	92,892
Tokio	1,459	1,054
Union	18,315	1,316

Totals \$272,638 \$646,408

The above is compiled from Ins. Com. McCarthy's report.

Eliminating Fresno Hazards

Fresno, Cal.—The Merchants Association is considering proposed improvements in fire protection. It has sent a letter to the police and fire commission.

The letter points out that there are twenty-seven points of deficiency, and that eight of these can be removed in Fresno. Each point is valued at \$7,500. The eight points are modern alarm systems, 2 points; surplus hose, 1 point; full manned departments, 2 points; additional equipment, 2 points, and fire marshal, 1 point. The Association points out that a fire marshal can be hired for \$1,800 a year and that this will reduce insurance \$7,500.

The association also states that with the elimination of these eight points, the insurance rate would be reduced to 51 cents, against 63 cents at present. Before the recent increase the rate was 54 cents.

The Massachusetts F. & M. writes only marine business in California. Last year, \$50,564 premiums and \$22,815 losses incurred. According to Best's Insurance Reports, the company's loss from underwriting in 1915 was \$37,062. Fire loss ratio was 71 percent. Expense ratio was 42 per cent. Whew! Began business in 1910, with \$500,000 net surplus paid in, and now

has \$276,666 net surplus. "Loss ratio for three years rather high."

The Utah Report

Commissioner John James of the Utah insurance department has issued a very creditable 1916 Report. There are 256 pages of real information.

The annual statements of the six Utah companies are given in full. This is a specially valuable feature, and it is the only state report giving the full figures.

Attention is called to the voluntary reduction of rates by the fire insurance companies. Ten companies withdrew from and nineteen entered Utah last year.

Argus Charts

The receipt of the Argus Comparative Chart—one the Pacific Coast, Western and Southern states and the other for the Eastern and Southeastern states and Canada, for the fire business of 1915, is acknowledged. The price of each chart is \$1.00. The publisher is the Herald-Argus Co., Atlanta, Ga. The figures are by companies and by states, with company and grand totals. The Western group leads in premiums. Illinois is second to New York in premiums. California ranks fourth.

Fire Protection

Alameda, Cal. — The remaining eight horses of the fire department will be supplanted by two motor-driven machines. The new budget also provides for increases in salaries and the elimination of all "call" men.

Hayward, Cal., purposes taking over the local water company's plant.

McCormick, Wash., Aug. 28. — Four donkey engines were completely ruined and a fifth badly damaged in a fire which swept the logging works of the McCormick Lumber Company. The fire did not reach the timber, but did much damage in the company's workings.

Texas will not allow local agents to divide commissions with brokers in other states.

Loose Card Maps Proposed for Underwriters

The proposed card-map system is the device of Henry J. Morrison, whose paper on A Modern Map System, read at a meeting of the F. U. A. P., is printed in this issue. The proposed system is outlined in this paper, to which the reader is referred. The inventor speaks of "the confusing color patches" on maps. This queer objection "hits" all the geographical maps of the world. Fire underwriters in the East, through a committee, are considering the Morrison Loose Card System of Maps as a possible substitute for the Sanborn Map System.

The Sanborn Company will be heard. They intimate that the proposed substitute is impractical and can effect no real saving.

A Mare's Nest Found?

"R. E. Lo Rentz, insurance expert and former underwriters' adjuster," showed the local chamber of commerce that "half of Oakland's industrial property, supposedly securely insured, is really uninsured, through misunderstandings of insurance laws."

The call for the meeting said Lo Rentz's discovery, if correct, meant that millions of dollars of property written by Oakland local agents is "insured" under policies which "entail not one cent of legal obligation on the part of the insurance companies."

In some obscure way it is hinted that the new California standard form of policy is partly responsible. But the insurance world still moves along in the tenor of its way.

Bank Clearings on Coast

August bank clearings of all Coast cities were larger than in 1915 or 1914. The leaders, in the order given, are San Francisco, Los Angeles, Seattle, Portland, Salt Lake City. The total was \$630,573,819 against \$482,523,862 last year.

A man who has many irons in the fire will be busy but he may get burnt.

Health Insurance Compulsory?

At the next session of many state legislatures representatives of Labor Bosses will introduce bills providing for compulsory health insurance as well as compulsory accident insurance. The wage-earner out of a job must be supported by the American people, in order that he may support the walking delegate.

Electrical Practices

On last Saturday afternoon the California Association of Electrical Inspectors had the pleasure at its monthly meeting of a visitor from New South Wales, C. R. D'a Lawes, head inspector at Sidney, was introduced to American methods in electrical inspections. In return Mr. D'a Lawes described in detail the New Zealand, New South Wales and Australasian methods. In comparison it seems that while our National Board rules are taken as a guide, the Australian rules are at least 50% of standard. Practices in Australia would not be permitted in the United States. In the absence of President B. B. Hill, Secretary Cleary presided. The attendance was up to standard. Mr. D'a Lawes said that "concentric" wiring was being eliminated in Australia, which is interesting, inasmuch as the large manufacturers are trying to force it in the United States. The Inspectors' Association consider this system of wiring unsafe, vicious and altogether undesirable.

On page 674 at bottom read, if interested, "Right over your head tonight at 8." This "filler" had been in type some time.

Marine company premiums in this country last year increased over \$7,300,000 or 36 percent.

To capture a few feet of trenches, or a little hill, "somewhere in France," requires between thirty and forty trainloads of shells. It is a case of steeling a victory.

John T. Fogarty, assist. manager of the Royal's Pacific department, and city fire commissioner, recently discovered that "he looks like William Howard Taft." And I thought he looks like Theodore the First.

A MODERN MAP SYSTEM

From a Paper by Henry J. Morrison, Read at the 40th Annual Meeting of the Fire Underwriters' Association of the Pacific

Copyrighted. Published by Permission of the Association

The question of insurance maps appears to be one that has been ignored by the various authors, who have contributed to the proceedings of the Fire Underwriters' Association of the Pacific. The only reference to this most important phase of the fire insurance profession is found in Mr. John W. Gunn's address, as president, in the year 1909. A committee was that year formed to report upon Mr. Gunn's address, and the following year did report "that they had been unable to get together," and there, apparently, all interest in the matter ceased.

Prior to 1856 fire maps as known today did not exist. In that year fire maps were originated in the office of the Aetna. Mr. W. H. Martin, then in charge of that work, instructed Mr. D. A. Sanborn in the art of making maps. Mr. Sanborn left the Aetna in 1867, went to New York and established what is now the Sanborn Map Company.

On this Coast, various companies have in the past made maps—Dean, Perris and Dakin, among others. These, one after another, have either retired or consolidated with the present map company.

The maps, as made today, are perfect of their kind, being splendid examples of the printers' and bookbinders' art. Their accuracy is unquestioned, and any improvement, while retaining this type, would have to be confined to details of arrangement, etc.

All other details of our business have been improved as time passed. No longer are policies written by hand. The old bound ledgers have given way to the loose-leaf system. The tabulating and classifying machine does the work of a staff of men—but the fire map is still practically the unchanged idea of 1856. The present maps are to all intents and purposes merely real estate atlases, with special symbols added to give information needed for fire insurance usage. These maps are bound in cumbersome volumes, inelastic, expensive and inconvenient.

The total cost of maps to all companies is hard to obtain, but a large company's investment in maps would amount easily to \$50,000, and the annual upkeep at least \$25,000, including new editions of existing maps and corrections of the old ones. The average life of a Sanborn map is not over ten years, so one-tenth of a company's investment for maps has to be written off annually and new maps, to replace the old, purchased each year.

It will be allowed, I presume, that the continuance of the fire insurance business, along its present lines, depends somewhat upon the ability of the companies to keep the expense ratio down. Any expansion of that ratio means criticism from the public, and from the various State insurance departments. The one item of expense that appears to have been sacredly left alone is the map account, and this item is the one that, upon investigation, proves itself capable of undergoing a major operation, and emerging from it in a vastly improved condition. Any suggestion, there-

fore, which would tend to reduce this expense item should merit the close attention and investigation of the insurance profession.

The map system, which the writer will hereafter explain, was the present system. It is a practical adaptation of the principles of the result of some thought, in an attempt to reduce the cost and improve modern filing card system to the necessities of the fire insurance profession of the present day.

Briefly, the proposed system may be described as follows: Special cards of durable quality, which may be filed in any standard make of legal-sized vertical filing cabinet, are used (see Exhibit A). Upon each card is printed the map of a single city block, or the map of such an area as is required by good mapping practice, showing all the buildings contained therein by conventional survey symbols and colors, as recommended by the Fire Underwriters' Uniformity Association, and as used in the present fire insurance maps.

Each card bears, in large figures in the upper right-hand corner, its consecutive filing number, being the assigned number of the block to which it refers. The outlines of the adjoining blocks are also shown with their assigned numbers. Such additional information as is necessary, such as meridian, scale, real estate description, etc., is also shown. The reverse side of the card, not being used for mapping purposes, is arranged to insert, if so desired, the rates applicable to the risks shown on the front of the card, also special agents' and inspectors' reports, instructions to examiners, and any other information pertinent to the risks on the block.

In order to locate any block desired, a Key Map is provided at a suitable scale, showing every block in the city, bearing its assigned number (Exhibit B). This map is issued in convenient form according to the size of the city, and has no confusing color patches upon it, being a skeleton outline of the block with its assigned number. There is also supplied an index, either bound in book form or on a card the same size as the map cards, showing street numbers, special hazards, etc., from which also may be located the block desired.

For underwriting purposes, a Conflagration Map of the congested district is supplied, so that the underwriter may have, before him, in graphic form, the conflagration hazard and congested values district of a city, without the necessity of referring to the individual block maps, except for special detailed information, in which case, they can be readily obtained from the file at hand. This map, on a suitable scale, shows the buildings by customary symbols and colors (Exhibit C).

Let us consider the advantages and savings effected by the use of a system outlined as above:

(a) The map cards fit any standard legal-sized vertical file.

(b) A saving of approximately 25 per cent of the floor space used for map racks in all offices. At the home offices, where copies of all maps are kept, the saving in floor space will be as great as 50 per cent.

The present bound volumes contain a wide variation in the number of blocks; for example, volume 7 of New York contains 199 blocks, volume No. 2 of New York, 228 blocks, and volume No. 2 of Cincinnati contains

258 blocks, while in cities having small blocks—like Portland, Oregon—there are say 800 blocks to a volume. A fair average of the number of blocks in a volume of a Pacific Coast map is 550. This is caused by the large frame residence districts. An average bound volume would contain, therefore, probably not less than 350 blocks. Such a volume would occupy a space of 1560 cubic inches, while 350 unit cards, under the proposed system, 10x14 $\frac{7}{8}$ inches, would occupy a space of 1330 cubic inches, including 25 per cent allowance for guide cards and filing space, a saving of 230 cubic inches (per volume) of space.

By mapping dwelling house sections on a reduced scale, a further large saving of space would be effected, for example:

Drafted at a scale of 100 feet to the inch, four 360-foot blocks could be shown on one map card with as much detail and clearness as the present maps. The same scale could also be used to like advantage in showing large manufacturing plants, etc., as one map card, at this scale is of sufficient size to show a territory of over 33 acres. These are but two of the many proofs of the adaptability of this system by which savings are assured both in cost and space.

(e) The cards would be corrected at regular intervals, as at present, and at this time, such additional blocks, industrial plants, etc., as have been added to the city since the previous correction, are mapped and Map Cards of them are added to the file; thus the map is always up-to-date, and the underwriter does not have to wait the publication of a new edition before he can obtain a map of manufacturing plants and outlying territory, not embraced in the existing map.

(d) At the present time it is necessary to transfer all the lines from the old maps to the new, at every re-issue, which is approximately between eight and ten years. This entails an infinite amount of expense and work of the most painstaking kind, and is largely eliminated in the proposed system.

(e) An objection to the present system is the widening, in some instances, of street space beyond the map scale to allow for mapping. On the proposed cards, ample marginal space is provided for mapping lines. On the reverse side is provided space for managers' instructions, special agents' and inspectors' reports, remarks, etc., thus, on the same card, placing before the agent, manager, or underwriter, all the information the office affords on that block.

(f) For inspection and Rating Bureau work, the Map Cards may be taken directly to the block itself for comparison, which is a physical impossibility under the present system.

(g) In the examination of a conflagration district, should more detailed information be desired on special buildings than the conflagration map gives, the individual cards may be procured from the file and examined, or even laid out to correspond roughly, to a large scale detailed map. In the present bound volumes, only the blocks on one sheet may be seen at one time, the others desired must be found on their respective pages, possibly in separate volumes, and usually with the point of the compass in different directions.

(h) A most serious objection to the present system is the changing of the block numbers at each re-survey of the city. This causes endless trouble and confusion to all users of the map. In the proposed system, each block keeps, permanently, the number assigned to it, and, therefore, always corresponds to the Rating Bureau number for that block. The block number reference on the daily report immediately gives the reference required for finding the map card.

(i) One can locate the building and the rate at the same operation by this system, a great convenience and saving of time over the present maps. This feature will also prevent agents from giving the wrong rate to a building.

(j) A great saving of time in the managers' office or in the home offices is effected where a constant handling of maps is necessary. Only one person can use a bound volume at one time, whereas, each of the 350 Map Cards (approximately the number corresponding to an average volume) is available at the same time in the proposed system.

The foregoing are some of the self-evident merits of a loose Card System of maps as compared with the present bound volumes.

Some savings over the existing system:

The re-survey and publication of the entire city every eighth or tenth year is made unnecessary by this proposed system, because, it is brought up-to-date at the time of each correction, a very large item of saving in itself. The saving of the bindings alone, on the present volumes (representing probably at least 20 per cent of the cost of the present maps) would be well worth while, not to speak of the considerable saving in cost of re-bindings.

The buildings on about 20 per cent of the blocks of a modern city do not change during their lifetime. These should not share the present constant expense of corrections, and to re-survey and re-publish them every few years, is a pure waste, which is entirely avoided in the proposed system.

For example:

Taking the case of a specific block: The Public Library in New York occupies an entire city block. (The same is true of a number of public buildings and large office buildings, etc., in every modern city.)

The New York volumes contain less than 300 blocks, on an average (volume 7, 199 blocks; volume 2, 228 blocks), and costs an average of \$60 each. Therefore each block costs 20 cents when new. The cost of correcting each volume is about \$10 for each year and the life of a volume is approximately ten years. This makes a correction cost for the life of the map of 33 cents per block. At the end of, say the tenth year, a new edition of the map is published and the cost of this same unchanged block is again 20 cents. Therefore, the cost of the block for the ten years period is 73 cents. This in itself does not appear to be an exorbitant amount, but, when it is recalled that fully 50 per cent of the blocks of a city do not change enough, during the life of the map, to warrant the issue of a new map, this figure takes on a new significance. Presuming 200 copies of each volume of a large city are sold, we get the following surprising total figures for the life of the map:

\$146 per block.

\$8760 for 20 per cent, i e., the 60 unchanged blocks, in each volume. These figures are practically constant for all the large cities.

Specifically, the State of Washington has twelve bound volumes of maps. Applying the foregoing figures, we have the amount of \$105,120 thrown away with each new edition of the maps for information already possessed. Apply the same figure to the entire country, and some idea of the amount unnecessarily expended will be had.

This waste is unavoidable in the present maps and cannot be overcome. The remedy is to create a new system to take its place.

Investigating further into the cost of the present maps, we learn that the new cost per block is 17 cents. This computation is based on the actual count of 25 copies of various maps, including loose sheet and bound volume maps, and includes Portland, Oregon, where a large number of blocks are only 200 feet square. This accounts for the variation of 16 cents between the Pacific Coast figure and New York City, there being about twelve blocks to the sheet in Portland against an average of six elsewhere.

Careful and re-checked estimates have been made and it is found that, allowing a reasonable profit, the cost to supply these cards would not exceed eight cents. In other words, the cost of maps would be more than cut in half, and a modern and convenient system supplied.

Detailed estimates have been prepared, but it is not thought necessary to include them in this paper. They have been deposited with our association, and therefore may be readily consulted by any one sufficiently interested in the problem.

Reverting back to Mr. Gunn's address, we find that Walter I. Fisher, then Secretary of the State Board, covering the States of Minnesota and the two Dakotas, states that his bureau has "published maps of 640 towns and a vast number of special hazards. Our maps range all the way from one page to seven pages, and it does not make any difference to us what the size of the town is; and if companies ever get to their senses and permit us to make a map of the larger cities, we can beat the Sanborn Map Company two to one in the question of expense and in corrections and also accuracy." He goes further and states that he does not attempt to survey a town that already has a Sanborn map, as "in that case, we have to keep hands off, because of the chances of treading on somebody else's toes," which, to say the least, is surely a strange comment to come out of the free and glorious West.

Mr. Fisher's sale price to the companies is 75 cents a sheet, which includes keeping the map corrected during its whole life. Compare this with the present company's price of from \$1.50 to \$5 per sheet for loose sheet maps.

The ideal way to put the proposed system into operation, would be for the companies to create a bureau and supply the maps at cost. This bureau would also undertake to standardize the information that is already in existence. For instance, buried in the files of the various rating bureaus are thousands of diagrams made by the rating surveyors of various special

hazards, such as wood-workers, packing establishments, whiskey warehouses, wineries, etc. Any company desiring a copy of one of these diagrams has to have a tracing made of the diagram on file. One of the branches of this proposed bureau would be to collect all this information and print it on standard size cards, giving due credit to the source of information, and distribute them to the subscribers of the bureau. In a short time each subscriber would have an invaluable file of diagrams, each filed under its assigned number in its particular class. This is but one of the many advantages that the adoption of the proposed system would open up.

The proposed system has been shown to leading insurance men in Philadelphia, Hartford and New York, and the consensus of their opinion is strongly in favor of the adoption of this plan to supplant the present inelastic books. The criticisms that have been advanced have been successfully met and have chiefly been along lines such as the liability of mislaying a card, etc. When one thinks of the thousands of filing cards used in a modern office, and the fact that each map card bears its assigned number, and the name of the city to which it belongs, in large type, this criticism loses all weight.

Another point that has been raised is the fact that one can not see the adjoining block without obtaining the adjoining card from the file. Let us see how this compares with the present system. In the Maps of Chicago, the down-town district is shown one block to the sheet. The same is true of Salt Lake City, Ogden and a number of blocks in other towns. If any one has evolved a plan of comparing by laying alongside the opposite sides of the same sheet of paper, I am not aware of the fact. The practice has been to divide the volumes in the congested values district. To compare the business in the down-town sections of the average city, one has to refer to, in all cases, where six or less blocks are shown on a sheet, to at least one other sheet and in five out of six, to from two to three sheets contained, in some cases, in as many as three volumes. As witness—Spokane is divided on Howard and Division street, two leading thoroughfares; Seattle on Yester Way, Portland on Washington street, San Francisco on Market street, and so on.

The other criticisms have been made through a lack of knowledge of the map-making and lithographing business, and have concerned matters that were merely details of every-day practice in those professions, and did not, in any way, detract from the fundamental value of the idea.

In discussing the foregoing statements, it must be recognized that the Sanborn Map Company is a stock company and is entitled to a profit on its investment. No statement here set forth is intended to reflect upon them in any way. The theory held by the writer is that their system has not kept pace with modern methods and that the function of making maps belongs, properly, to the companies, just as does the support of the various rating and inspection bureau.

As he crawled out of the wreck of his auto a solicitous friend asked:
“Are you covered?”

“Yes,” he said sadly, “with mud, blood, chagrin and insurance. Is that enough?”—California Knapsack.

San Jose Is Attractive, Prosperous and Growing

Fifty miles from San Francisco is a substantial city of 35,000 inhabitants, the metropolis of a great fruit district, the shire-town of rich Santa Clara county, Cal. It is San Jose, which the "tenderfoot" pronounces San Joze; the native, Sannozay; and the stickler, San Hozay. This city now is or will be the head or the foot of San Francisco bay navigation; and some day there will be a continuous line of beautiful homes extending clear to San Francisco from San Jose.

There are many squares of stores in San Jose, with hotels, schools, churches and county and municipal buildings, warehouses, factories and packing-houses. The fire hazard is normal and much like that of other brick and frame cities near the coast. Conflagrations are possible but not probable. We should not like to publish the insurance loss ratios and the total average for twenty-five years past.

The underwriters as a whole, and very generally as individuals, have made good underwriting profits in San Jose. One class of insured has been unprofitable—the Sicilian; but their record has always been bad, and known, and prosecutions and convictions for arson do not seem to diminish the Sicilian's incendiary tendencies nor his disposition to sting the underwriters who accept his premiums.

Col. Graft lives here. But members of his family live in all cities—and countries.

San Jose now has a new charter and "a commission form" of government. Instead of a mayor it has a manager.

We hope the underwriters will continue to make profits in San Jose and always maintain their present pleasant relations with the people and the authorities.

It is said that the organized locals in South Carolina favored—at least they did not oppose—the non-association and no-ratings legislation which has forced the retirement of the fire companies. Organized locals favored state-regulation of rates in Texas, Arkansas, Kansas, Missouri and Kentucky.

When legislation leading inevitably to state regulation of rates was proposed in California the local agents' association refused to support the Board in opposing the bill. The association was then hide-bound and had warts. I am told that it took condition powders and is now on the way to a useful life and a membership of over 400.

Companies for Agent to Represent

The local agent works hard for the business he secures, and he should therefore scan critically the annual statements of companies whose agencies are offered him. Consult the Coast Review's Pacific Fire Chart 1916.

Companies Retiring In the Past Six Years

which were formerly in this field are—

American of Philadelphia, American Union, Bankers Fire, Calumet, Citizens Fire, Commercial Fire, Delaware, Dutchess, Empire City, Equity, Fire of Seattle, Great Southern, Greenwich, Imperial, Los Angeles Fire, Lumber, Mercantile F. & M., Merchants of Calgary, Nassau & Dutchess, Nassau, National Lumber, North Coast, Phoenix Fire Underwriters, Pioneer of Tacoma, Rio Grande, Rochester German, Saskatchewan, Shawnee, Southern States, Sovereign, Spring Garden, Sun of New Orleans, Teutonia, Union of Philadelphia, Washington of Seattle, Western Empire of Spokane, Western Union of Vancouver.

Want to Insure Children

Fraternal insurance societies are working hard for winter legislation which permit them to insure the children of members. I is referred to as the whole family insurance movement.

500 a Day Killed or Injured on R. R.

The average of persons killed or injured on American railways averages 500 a day. Every month the railway casualties are equivalent to those of a big battle.

Beginnings**Of Insurance, as far as Known**

The following is from the wonderful charts on the walls of the Prudential's exhibit at the World's Fair in San Francisco:

B. C.

The Rhodian Sea Law. B. C. 1000.

A. D.

The Burial Society of Lanuvium. A. D. 133

The Roman Life Table. 220.

The Laws of Oleron and Wisbuy. 1266-1798.

The English Gilds. 1283-1385.

The Earliest Known Ins. Contract. 1347.

Insurance Statute of Florence. 1523.

Earliest English Policies. 1547-1686.

Origin and Development of British Friendly Societies. 1560-1793.

First English Statute on Insurance. 1601.

First English Treatise on Ins. 1622-1685.

Early Ins. Law, Custom and Usage. 1622.

Development of Ins. in Germany. 1628-1750.

Development of Ins. in Holland. 1671-1747.

Lombard Street. 1677-1800.

Lloyd's, London. 1680-1914.

The Marine Ordinance of France. 1681.

The Breslau Table of Mortality. 1693.

The Amicable Life Assurance Society of London. 1706.

The Development of Actuarial Science. 1725-1838.

The First American Ins. Institution. 1735.

Early Boston Marine Policies. 1746-1800.

Ins. and the Law Merchant. 1752-1782.

The London Equitable Assurance Society. 1756-1828.

Origin of Life Ins. in America. 1761-1772.

Early British Law and Litigation. 1774-1854.

The Northampton Table of Mortality. 1783.

American Insurance Law and Legislation. 1789-1845.

Early American Marine Ins. Policy. 1791.

British Friendly Societies and Sickness Insurance. 1792-1855.

The Insurance Company of North America. 1792.

Original Policy of the Insurance Company of North America. 1797.

The Pennsylvania Company for Insurances on Lives. 1812.

Early American Life Insurance Companies. 1818-1823.

Slave Insurance in the United States. 1823.

American Life Insurance Companies. 1842.

Australian Mutual Provident Society. 1849.

Evolution of Industrial Insurance in Great Britain. 1845-1854.

Evolution of Industrial Insurance in America. 1875-1915.

To which we add

Draft Insurance in the United States in 1862.

Union Assurance. 1714.

Sun Ins. Office. 1710.

Mutual Life Ins. Co. of New York (first American) in 1843.

Norwich Union Fire. 1797.

Phoenix Assurance. 1782.

Royal Exchange. 1720.

London Assurance. 1720.

Fire companies organized later than the 18th century are not included.

Don't waste your day watching what your competitors are doing. You are in the race, and you need all your concentrated energies to win. No runner ever won by turning back to see where the next man stood. He makes his start, digs his toes into Mother Earth, keeps a keen eye on the course, and goes forward as fast as his legs will carry him. The time to observe your opponents' methods is before or after the race. Even though you have won, perhaps you can improve by training; but, while you are running, run!—The Trident.

In a single small field of the European war, Galicia, property damage has been about the same as damage by the San Francisco fire in 1906 — \$400,000,000. It is estimated that 177,000 houses and farm buildings have been wholly destroyed. War is indeed a foolish though unavoidable way of settling the disputes and ambitions of neighbors.

The North British & Mercantile Home Office Figures

The gross fire assets of the centenarian North British & Mercantile Ins. Co. amount to \$35,669,326, with \$26,988,467 surplus as regards policyholders. Premium income last year was \$10,306,613, with 52.2 percent losses and 36.7 percent expenses. There was therefore a good underwriting profit, though war conditions temporarily reduced the premium income.

In the United States this company has over \$9,000,000 choice assets, nearly \$4,000,000 surplus, and has an annual income of more than \$5,000,000.

The grand total of assets is \$131,459,575. The assets of the life department are \$83,918,865. The paid up capital is \$3,437,500, and the preference stock is \$8,750,000, making the total capital \$12,187,500.

Boise, Idaho,

Has been a sink-hole for fire underwriters cash in the past five years. Some "break even" while others have paid for losses and expenses in that city more than the premiums received. One or two of the principal classes of risks have been notorious losers. It was a consideration of Boise's loss experience as a whole for so long a period that prompted the recent increase in rates. Property-holders and local agents in that city have joined in a vigorous protest, and there have been threats of transferring "all business" to non-board companies. While the companies will be quick to restore previous rates when a favorable loss experience will justify the restoration, it is probable that the new rates will remain in force substantially as they are, for some time.

Imperial Blood No Help

Mrs. Valeria Higgins, who says she is a daughter of Emperor Franz Josef of Austria-Hungary, pleaded not guilty to arson charge in Oakland, but she must stand trial on October 3. She is charged with trying to set fire to the apartment house where she lived, by leaving a bucket of blazing rubbish in the hall in front of her door, where anybody could see it. Valeria should merely have tried to cheat the insurance companies.

Personal

Secretary Weinmann of the Fireman's Fund found the Alaskan and British Columbian vacation delightful indeed — scenic, stimulating and restful — plowing strange seas, threading islands, feasting on mountain views, and reveling in sunrises and sunsets vying in hues with the rainbows. His only regret is that he failed to meet the famous miner who dog-sledged 1,800 miles to make a friendly call on another miner.

Manager E. T. Niebling, in his recent business and pleasure trip to the far North, went as far as Anchorage, Alaska, which is actually west of Honolulu longitude. Unfortunately, the season was late and the ship sailed with the big salmon run and there was much re-freighting and many stops and delays. Otherwise the Alaskan trip was enjoyable. He saw the phantom ship Olympian, which straddled rocks eight years ago. It looks as sound as ever, but the ship-bottom dropped out long ago and boilers and engines slid to the sea-bottom.

Non-Board Competition

On this Coast is growing keener, it is said, and there has been for some time a tendency by Board people to meet this competition in some effective way. "Relief" is talked of, but in the old days the various relief measures proved to be, in time, very ineffective. It is even charged that in a number of instances this "relief" was not honestly sought nor employed. The net gains were nil. Something different and more effective, something actually penalizing, must be devised and imposed. There will always be non-board competition, notwithstanding the graded commission plan. And there will always be classes of risks extra preferred, for a time and in known areas, to tempt and warrant rate-cutting by free-lance companies who know these classes are very profitable in this or that field.

Liability.—Those who are interested are referred to page 700 for the particulars of an interesting case.

An Eastern paper says the Fidelity & Deposit will discontinue all liability lines as of December 31.

Good Work of the Arson Committee 28 Convictions Since November, 1915

The arson committee of the Board of Fire Underwriters of the Pacific has done excellent work since it was organized. While this has been known, in a general way, the number of convictions of arson (28) is surprisingly large. There has been efficiency as well as zeal.

Los Angeles incendiarism, which was long notorious and finally intolerable, resulted in the creation of a special arson committee of five members to deal with the situation there and with similar conditions in other Coast cities. Manager A. W. Thornton was selected as chairman of the committee, and much of the credit for its successful work is due to his active interest and co-operation with the authorities.

Fires of suspicious origin in Los Angeles were unusually numerous for several months, and those clearly incendiary were found, after investigation, to average two a day. The fire loss ratio to premiums steadily rose until it was nearly 75 percent. Here was a situation demanding the discovery and punishment of the men who were robbing the insurers and giving the Southern city a bad name.

The special arson committee at once employed an independent adjuster, who was familiar with Los Angeles suspicious losses and claimants, to take charge of the investigation. He at once employed three detectives to aid him, and also an attorney to pass on the sufficiency of the evidence and to prevent the incurrence of any liability by the committee or its employees or by the companies interested in the incendiary loss.

There was some disappointment at the beginning, as there was lack of co-operation on the part of the authorities, including the fire chief and police chief, when the evidence of arson was submitted. The promised support was not given. The high loss ratio justified an advance in rates in Los Angeles, and on the recommendation of the special arson committee the advance was made.

Our readers will recall the protests made by Los Angeles property - owners. The

chamber of commerce appointed a committee to investigate the raise in rates. Members of this committee came to San Francisco and interviewed the executive committee of the Board. They were given the information they sought, and from the arson committee they received the particulars of the disappointing indifference of the Los Angeles authorities to the good work of arson detection and punishment, which the committee had undertaken.

The Los Angeles business men returned home and made a report which justified the increase of rates. Incendiarism being responsible, the business men of that city also were resolved to "stamp out" that most detestable crime. The work of the arson committee was at once facilitated. A deputy in the district attorney's office was detailed to prosecute arson cases and he was temporarily relieved of all other duties. Seven convictions immediately followed, and later several more.

In a suburban town the mayor, ex-mayor and town marshal, and two employees of the ex-mayor, as previously printed in the Coast Review, were arrested on a charge of arson. Their cases are now pending.

Los Angeles is now virtually free from incendiary fires, and may be said to be once more a city in which the underwriters can make a profit. Incendiary fires have also ceased in San Jose. Portland, which had a fire loss ratio of nearly 80 percent, now has very few known incendiary fires. The fire department has an efficient "arson squad." In 1915 the fire losses in the first half-year was \$1,000,000, and for the same time in 1916 it was only \$400,000.

The field for the services of the special arson committee has been extended to cover the whole Coast, and its expenses are paid by both Board and non-board companies. The value of its services can be expressed both in convictions and imprisonment for arson but also in a material reduction in the Coast fire loss ratio this year as compared with last year.

When a man's thoughts softly turn to the Down and Out Club he resolves to buy a chicken ranch.

Koeckert Succeeds Tuttle

F. W. Koeckert, secretary of the Western department of the Fidelity - Phenix, at Chicago, succeeds C. R. Tuttle as second vice president of the Continental.

Vice President Koeckert has been the able assistant of Charles R. Street, second vice president of the Fidelity-Phenix since December, 1910. He has traveled extensively over the Western field.

Associated with Mr. Koeckert will be J. R. Wilbur and A. A. Maloney. Mr. Wilbur, the senior secretary connected with the Chicago office of the Continental, has been Mr. Tuttle's assistant since 1910. Mr. Maloney, who is president of the Fire Underwriters' Association of the Northwest, has been state agent for the Continental in Missouri since February, 1899, but previous to that has represented the company in other states, including California, and at one time served as an examiner in the Chicago office.

Marine Loss

Str. Congress, costing \$1,200,000, built in 1913, owned by Pacific Coast Steamship Co., caught fire while off Coos Bay, Or., Sept. 14, and raced to the bar. Cast anchor just in time for the rescue of the 434 passengers and crew, by steam schooners. The Congress was totally destroyed. The fire started in the after hold. There were 5,000 barrels of oil in the ship's tanks. The cargo was not over inflammable. The ship had five decks. Captain Cousins, employed by the company for thirty-seven years, was skipper of the str Queen which caught fire off the Oregon coast Feb. 27, 1904, but was saved after fourteen lives were lost. The hull and engines will be saved. Incendiarism is suspected, as a similar fire broke out on the s. s. Beaver a short while before.

Every small Coast fire company which "went" East for business lost money and subsequently retired or failed, excepting the small companies which have recently established agencies in that fiery field. Can they prove to be exceptions?

Death of Manager Theobald

John J. Theobald, manager of the Canton Insurance Office, for which Parrott & Co, are Coast general agents, died in a sanatorium in San Diego on September 4. He had been there for some time, under special treatment, and it was hoped that he would recover.

Mr. Theobald began marine insurance work in the office of Thames & Mersey, under Manager Wm. Greer Harrison, at the youthful age of 19. He remained in this office until he accepted a position as marine manager with Parrott & Co., who represented the Canton Insurance Company.

The deceased, who was born in England, was the brother of the late George Theobald, cashier of the Pacific department of the Liverpool & London & Globe. He was the youngest son of George Theobald, Sr., president of the business house of George Theobald & Co., of early San Francisco.

The services at Trinity church were attended by many marine insurance men and other friends, who regretted the untimely death of the man whom they had known and respected for many years.

13.5 Lowest Death Rate

The Census Bureau of vital statistics finds that in 1915 the American death rate was 13.5 per 1,000 of population. This is the lowest on record. The colored death rate was nearly twice that of the white.

Marsh & McLennan, general agents at San Francisco (C. C. Kinney, manager), are accused of "cutting rates" by placing excess lines in the East. Board rules, it is asserted, have been broken. This general agency, on its recent entry into California, "captured" from well known brokers some leading lines. A fight is threatened by Exchange brokers.

New Zealand has begun a hot campaign for the purchase of nothing but "Empire-Made" goods. It was started in Auckland. Posters urge the purchase of nothing not made in British dominions, where possible.

CHIPS

—Dick Appointed Assistant Manager

Fred S. Dick, office manager of the Pacific department of the Connecticut Fire and the Westchester, has been appointed assistant manager by Manager B. J. Smith, with the approval of his companies. Mr. Dick has been with this office for the past fifteen years.

—Field Men

Will be interested in our list of specials and adjusters twenty years ago, on page 667. Read it and note Time's deadly changes. A few field men of that time have since become managers (and several have ceased to be managers). A few have retired from business. A few have continued as specials or adjusters. More than thirty have died.

During his visit to Rocky Mountain territory Manager B. J. Smith will probably appoint a successor to his late special agent, Mr. Ferris.

—Acting Manager

E. L. Barry is now the acting manager for the Canton Insurance Office, of which Parrott & Co. are the general agents. He has been serving in that capacity since the former manager, J. J. Theobald, fell seriously ill some months ago.

—The Fire Prevention Bureau

This is now the name of the old Inspection Bureau, with which the special arson committee has been incorporated. A salaried manager will be selected — one capable of looking after both the inspections and the arson cases—if such a man can be found.

—Fire Items

James Hardy Lumber Co., Channel and Fourth, San Francisco. Six sticks of dynamite, with detonating caps, found in sawdust beneath a resaw machine before it started, in the morning. Supposed placed there by strikers, to damage and fire the property.

A jury found that fire preceded and caused the big explosions of munitions on Black Tom island. Salvage very little. Liability for explosion damage is denied, under the Tarrant explosion case decision.

—Personal

General Agent W. H. Breeding of the *Ætna* has a new assistant, a son a few days old. Congratulations.

Manager B. J. Smith of the Connecticut and the Western is in Salt Lake City. He will extend his visit to a number of places and agencies in the Pacific Northwest before returning.

Vice President Levison of the Fireman's Fund attended the recent automobile conference in New York city.

Willard S. Ferris, special agent for the Connecticut for the past sixteen years, died last week, of a digestive disorder. He was formerly a local agent at Salt Lake City.

Manager George O. Hoadley is a true Californian. Three children — the second boy arriving lately.

J. E. Roberson, general agent of the *Equitable Life*, is being sued by his wife for divorce and alimony. Plaintiff wife says her husband's income from renewals is \$20,000 a year.

Willard O. Wayman, of Wayman & Henry, is up on the Feather river, on a fishing vacation.

Albert Rosenbaum, a popular San Francisco broker, has been in ill health some time, we hear with regret.

Manager Robert P. Fabj is attending the annual conference of the American departments' managers of the *Liverpool & London & Globe*.

Manager R. W. Osborn went East via the Pacific Northwest. After a visit to the home office of the *Pennsylvania Fire*, he will return home about October 1.

J. J. Guile, United States manager of the *Sun of London*, arrived in San Francisco Sept. 20. He will remain here about a week.

Percival Beresford, United States manager of the *Phoenix Assurance of London* and the *Swiss Reinsurance* will arrive in San Francisco on Sept. 25 for a brief visit.

I. Jalonick, president of the *Commonwealth of Texas*, is in San Francisco.

British Columbia has an Insurance Federation.

—Freak Storm in California

Lightning and thunder, for a long time at night, flash and crash repeated, in August broke the record and startled young people who never before saw the one or heard the other. The damage was small. One fire alarm system was put out of commission. A powder plant building near San Francisco was struck, and explosion and fire followed. One town was left in darkness for two hours. A hunter and his dog further north were struck and killed. Fruit and hay were slightly damaged. Weather had been unusually hot.

—Infantile

The Health and Accident Underwriters Conference meeting has been transferred from New York to Boston, Sept. 13-15, to avoid possible contact with the fly carrying the germ of infantile paralysis. This change will enable the delegates to familiarize themselves with facts and places of American Revolutionary history.

—Compensation

No fewer than 2,822 applications for adjustment of controversies over compensation claims were filed when the California industrial accident commission during the two and a half years in which the workmen's compensation act has been in force. Up to July 1 last the commission had decided 2,407 of these cases, and of those decided less than 4 percent were appealed to the supreme court or district courts of appeal. Of the ninety-four cases in which appeals were taken, fifty-one have been decided, the commission being sustained in thirty-five instances and reversed in sixteen.

—Question for the Court

The construction of a written provision as to the extent of the insurer's liability was a question for the court and not for the jury. 187 S. W. 691.

—Bellingham

The annual meeting of the Washington Association of Local Agents was held in Bellingham last week. Secretary Mahaffy read a very interesting report. For the ensuing year E. C. Arnold of Seattle was elected president. R. Mahaffy of Tacoma was re-elected secretary.

—Small National Banks

Will be allowed to act as insurance agents, under the omnibus bill, which of course will become a law.

—Martinez, Cal.,

Will have an electric fire alarm system and a combination auto chemical and hose truck soon.

—Royal Exchange Gains

For the half-year the U. S. branch of the Royal Exchange gained handsomely in assets, surplus and premiums. Assets now are \$3,237,742, surplus is \$832,754, and the six months premiums were \$1,180,679.

—Three-Fourths Clause Is Co-insurance

A Texas court ruled that policy covering a piano and limiting liability to only three fourths of values made the insured a co-insurer and was therefore void.—187 S. W. 691.

—Convicted of Arson

C. E. Carruthers, convicted of having attempted to set fire to the clothing establishment of Livingston Brothers, at Fillmore and O'Farrell streets, San Francisco, was sentenced to three years' imprisonment at San Quentin by Superior Judge Cabaniss.

—Hawaii

Total insurance premiums in 1915 were \$1,227,172, a gain of \$184,332. Plus life premium renewals, \$645,315, making grand total of \$1,872,487 premiums for the Islands. Life premiums total is the largest.

—Life Items

The Life Underwriters. Assn. of San Francisco meets and dines, but wines not, September 7, at 6 p. m. Vice Pres. Wilson of the A. & L. P. N. Bank is one of the speakers.

Hawaiian life business in 1915 was \$3,410,890 new written, a gain of over \$403,000. Total premiums, \$7,322,130. A good record for the Islands.

In industrial lapse improvement the Metropolitan's Pacific Coast field makes a good showing, second to the Great Northern.

Bankers Life leaders in California include G. T. Renaker, S. Higginbotham, F. E. Crew, L. B. Collins, J. S. Logan.

—Lightning

Started nine fires in Seattle during a recent lightning and thunder rainstorm. Fire department kept losses down to nominal. If California had summer rains the lightning-fire hazard would be a serious one.

—Additional Hawaii Figures

	Premis.	Losses
Allianz	\$ 5,636	\$ 1,082
Atlas	16,040	1,070
Caledonian	6,859	9
Citizens	2,138	. . .
Guardian, Lon.	40,150	14,193
Girard	1,253	. . .
Hamburg-Bremen	6,425	. . .
Home of Honolulu	16,628	4,597
Hawaiian Ins. & G.	5,190	1,000
Law Union & Rock	10,525	2,151
Liv. & Lon. & Globe	25,232	2,096
Magdeburg	2,474	. . .
Nippon	5,238	. . .
Northern Assur.	33,858	1,274
National Benefit	576	. . .
Prussian National	1,214	. . .
Sun	19,598	606
Union Assur.	8,122	3

The above figures are taken from the Territory of Hawaii Insurance Report.

—To San Francisco Insurance Clerks

Don't be sheep! Lead rather than follow. Excel in your work; be accurate and reliable; be worthy of advancement; study to take responsibility off those who are your principals; cultivate initiative; do not always wait for orders; never forget that work is healthy and strengthening and a builder-up, and that idleness is unhealthy and weakening and a tearer-down. Insurance needs strong and trustworthy men, in the office and in the field; and no man can be strong unless he thinks for himself, has good habits, loves work, and preserves his health. Present conditions, the world over, as never before, require men and not boys; aggressiveness and not sheepishness.

—I. W. W. Busy?

Sonoma county, Cal., farmers have petitioned the sheriff to investigate the many recent forest and grass fires. Several fires were started in one week and considerable damage was done. Watch the Iwontworkers!

—The Fireman's Fund

Is now a 12¼ million dollar company, with \$3,207,064 net surplus. Assets gained \$1,517,823 in the half year, and net surplus gained half as much. Premiums for the half-year gained about a million.

—Life Items

Life insurance companies are doing well.

August having been the most successful month for the West Coast - San Francisco Life, the campaign for the remainder of the year is to be known as the "Campaign of the Golden Harvest." The new Century Club will hold its first convention at the home office in November. The company is now making fine progress in every department.

The Australian parliament has set aside money for the payment of the premiums on the policies of the commonwealth's public servants compelled by the regulations to insure and who have gone to "the front."

The Brotherhood of American Yeomen Order is actively organizing in California.

The Union Mutual Life has recently paid death and endowment claims at Alameda, Auburn, Beatrice, Los Angeles, Los Gatos, Oakland, Pasadena, Richmond, Santa Barbara, San Francisco, Sonora, and Tuolumne, Cal.; at La Junta, Denver and Telluride, Colo.; at Portland, Ore.; at Seattle and Stanwood, Wash.; and at Vancouver and Victoria, B. C.

The Woodmen of the World has \$1,007,-932,400 insurance in force.

—Good Recommendations

Commissioner Phelps of California recommends that only 500 instead of 1,000 copies of his department's annual report be required to be printed; that a law be enacted which will make it a crime for a local agent to defraud insurance companies by embezzling premiums paid to him; that California should have "fire marshal laws," but we cannot agree with the recommendation that these "laws" be enforced by the "overworked" and "underpaid" state insurance department. The other recommendations by the commissioner are so impractical as to seem juvenile.

The Insurance Congress

Instead of criticism or apology for insurance which is so common, the fifty speakers without exception commended and honored it and declared that public opinion and legislation should foster and protect the beneficent institution of insurance.— Report of Delegate Woodworth.

The proceedings and addresses of the Congress will soon be published in book form.

Canada Fire Report

Canadian Ins. Report, 1916, fire and miscellaneous, G. D. Finlayson, superintendent. A bound book of 615 pages. Gives list of shareholders of Canadian companies. For the first time the fire premiums of Canadian companies passed the 10 million post. Total fire premiums collected in 1915, \$26,474,831, with 53.5 percent losses. Average loss ratio for 47 years, 60.8 percent. Premium income last year fell off a million.

No second-hand automobile is ever offered for sale—nothing but “used cars.”

Fires

Colma, Cal. (Just over the S. F. line), Sept. 11. — Five frame buildings burned tonight. One was a hall. No fire protection. S. F. fire apparatus crossed the line and checked the blaze, with a mile of hose strung from a city main. The Colmaites were surprised. They were peeved. They will therefore prevent such conflagrations in the future with a bucket brigade.

San Francisco, Sept. 14.—At 674 Chenery st. Dominick Christopher's grocery burned, after his barn caught fire and disappeared. Three adjacent shops were damaged. All foreigners.

Romeo flats at 715-725 Gough st., San Francisco, caught fire in two places, Sept. 1, in the early morning. A man and his wife were burned to death and four other inmates were injured. Fire loss \$17,000. Fire Marshal Towe says both blazes were set by a firebug. He denounces all Romeo flats in the city as fire traps which should be at once condemned and torn down.

POLICIES THAT SELL

ARE THE NEW POLICIES ISSUED BY THE
PACIFIC MUTUAL LIFE INSURANCE COMPANY



Founded 1868

Assets,
\$35,656,611 00

Capital and
Surplus,
\$4,504,807 00

BECAUSE THEY PAY DOUBLE IN CASE OF
DEATH AND CERTAIN LOSSES DUE TO
ACCIDENT. EVERY INSURER WHO HEARS
ABOUT THESE POLICIES WANTS ONE.

See for an Agency Contract in California—

KILGARIF & BEAVER, Inc.

Managers for

NORTHERN CALIFORNIA
Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Manager for

SOUTHERN CALIFORNIA
Pacific Mutual Bldg., Los Angeles

MISCELLANEOUS CHIPS

—Answers

L. G.—There is no reasonable doubt that the company you name will be forced to reinsure at an early date

T. G. N.—The Equitable building in New York City is not owned by the Equitable Life. T. Coleman du Pont is supposed to own the building, on which the company has lent much money. Mr. du Pont is believed to be the owner of the controlling part of the Equitable Life's \$100,000 capital stock. The ownership of the surplus may be decided by the courts. It is understood and generally believed that the stockholders own the surplus.

O. L.—The Guardian Fire of Utah is doing business in the East. At last accounts its capital and surplus amounted to \$194,100. Its net prems. were \$13,500 in 1915.

—Our Exchanges

The Review of London still comes to us at 516 Commercial street, which was hollowed out by the 1906 conflagration, of which our contemporary may have heard—but we doubt it.

Insurance Age says "the fire loss, in 1915, in New York City was the lowest in its history." Shade of Father Knickerbocker! what do you think of that? The 1915 loss was only \$5,757,018.

—Items

Always growing! The number of automobile accidents.

Stamps on insurance policies are no longer required. For a time it was feared Congress would single out insurance policies for taxation, because the companies have been paying the tax. Local agents helped much to have this part of the law repealed.

San Francisco and Pasadena, Cal., report about 100 percent increase in August building permits, as compared with a year ago. Sacramento's gain was over 300 percent.

The Pacific Mutual will in fifty years have an annual income of \$160,000,000, if the present trebling process continues every ten years. So says the company's neat and knowing News.

—Brokers—Constitutionality

Insurance is a business affected with such public interest that it may be regulated by the state under the power to legislate for the common good.—*La Tourette v. McMaster*, 89 S. E. 398.

Act approved March 2, 1916, §§ 1, 2, providing that only such persons may be licensed as insurance brokers as are residents of the state and who have been licensed insurance agents for at least two years, held not unconstitutional.—*Id.*

—Examination of Northwestern Mutual

The insurance departments of Washington and Utah recently completed a joint examination of the Northwestern Mutual Fire Association of Seattle. F. T. Houghton was the examiner in charge. The statement rendered by the examiners is of July 31, 1916. The summary is as follows: Admitted assets, \$482,350; liabilities, \$370,952, "giving a surplus as regards policyholders" of \$111,398. The unearned premiums are \$334,653, of which \$269,113 is credited to one year or less business. Municipal bonds to the amount of \$100,000 are deposited with the Washington state treasurer.

—Items

The National Surety continues to lead in the size of the bond which the federal government will accept.

The Labor World of Pittsburg, a conservative and creditable champion of organized labor, asserts that workmen's compensation insurance by the state is a vicious monopoly. There are now laws denying private capital the right to compete against the state. These laws imply the national establishment of a great state monopoly. A state monopoly, declares this paper, is one of the most injurious monopolies of all. Let wage workers bear this in mind.

Marine.—A queer thing sent the st schr Bandon on the rocks at Port Orford, near Coos Bay, Or. The schooner put out her buoy lines so as to load lumber by a trolley carrier. As one of the lines was cast off it caught in the propeller and rendered the little vessel helpless against the breakers.

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1916) . \$10,873,210

NET SURPLUS, " 4,537,559

E. F. BEDDALL N. S. BARTOW GEO. W. BURCHELL
President *Secretary* *Vice-President*

Gross Assets ^{JAN. 1} 1916 \$112,379,527

Exclusively Fire Assets 52,857,075

Net Surplus - - 24,462,872

Losses Paid - - 287,726,461

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager
J. J. ATKINSON, Sub-Manager
LIVERPOOL, ENGLAND



DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta, San Francisco, Montreal.  Agencies in all principal Cities and Towns

ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING, SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston
J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred,
J. H. Banks, F. J. Perry, J. T. O'Brien, R. S. Folger, Matt B. Evans, C. A. Luhrs (automobile).

Enmities Better Than Friendships?

A lot of stuff has been circulated about the beauties of friendship.

Most of it was written in atties by poets who had a grudge against society because society wouldn't give them a living in return for products which had no bread and butter value. But—

Isn't it our enemies who really cause us to make good?

As you look back over your business career, wasn't it the fellow who hated your "innards" and wasn't backward about telling you so, that made you grit your teeth and say:

"Darn it! I'll show you!"

Understand this is not a knock on friendship.

Real friendship is as beautiful as it is rare.

Very frequently real friendships are business friendships.

Business friendships are more scientific; for they are on a selfish basis.

Friends furnish us with ammunition.

Enemies help make the city that is worth taking.

The man never lived who, after he had made good, did not want to ruffle his feathers and crow when he returned to his old home town and met the people who years before told him that he wasn't worth the powder to blow him up.

It was the enemies, not the friends, of all great men in history that made them famous.

Friends feed us on stuff that makes us satisfied with our condition.

Enemies kick us, but the kicking brings us out of our trance. They

make us get up and put our wills into action.

Enemies have been a greater stimulus to progress than friends.

If there were no enemies in these times, the world would stagnate.

Blessed be our enemies!—Cottrell's Magazine.

California August Bank Clearings

	1916	1915
San Francisco	\$287,323,010	\$222,173,126
Los Angeles	105,231,921	82,406,090
Oakland	18,231,973	14,591,074
Sacramento	11,654,346	8,142,090
San Diego	8,163,039	8,080,352
Fresno	5,016,889	3,421,965
Stockton	6,302,814	3,853,265
San Jose	3,135,469	2,924,724
Pasadena	3,765,198	3,279,709
Bakersfield	2,970,892	1,489,987
Santa Rosa	968,517	857,156
Long Beach	2,427,465	2,162,492

The Black Tom Island fire burned for more than a month. Salvage nominal.

Cleveland, O., has unearthed a gang of automobile thieves.

Automobile.—Iowa says that fire companies must not write automobile property damage anywhere if they want to do business in the Corn State.

The Texas banking and insurance commissioner, John S. Patterson, while in the act of posting a notice closing a bank in Teague was shot through the lung and died on the next day. The bankers were arrested and then released on nominal bonds.

British insurers are authorized to carry out all their fire and marine contracts with persons in the United States who have since been placed on the war black list.

Portland, Or., is unable to pay its employees. August salary bills were paid by borrowing money. How will this "bankruptcy" state of affairs affect the fire department and its efficiency?

The other day the temperature on the Suez canal and in Fresno, Cal., was the same—116 in the shade.

“The Largest Fire Insurance Company in America.”

Organized 1853



ELBRIDGE G. SNOW, President

SAN FRANCISCO TEN YEARS AGO

TEN YEARS AGO “THE HOME OF NEW YORK” KEPT FAITH WITH ITS POLICYHOLDERS IN SAN FRANCISCO, AND WITH ITS AGENTS EVERYWHERE, IN CONFORMITY WITH ITS REPUTATION, BY PROMPTLY NOTIFYING ITS REPRESENTATIVES IN THE STRICKEN CITY THAT ALL LOSSES WOULD BE PAID IN FULL IMMEDIATELY ON ADJUSTMENT, AND THIS WAS DONE.

“THE HOME OF NEW YORK” STILL LEADS, WITH ASSETS LARGER THAN THOSE OF ANY OTHER FIRE INSURANCE COMPANY IN AMERICA.

All Branches of Fire and Allied Insurance

STRENGTH

REPUTATION

SERVICE

ROFF & SHEAHAN, General Agents

333 California Street

:

:

San Francisco

GENERAL

American factories are increasing in number of employees 1.5 percent a year. Capital invested increases at the rate of \$872,000,000 a year.

The Interstate Commerce Commission will not investigate the munition explosion—not because it smelled a mouse but because it has no authority.

The world's record swordfish was caught off Catalina island, Cal., last week. It weighed 362 pounds. A tuna weighing 90 pounds was caught.

Eureka, Cal., recently had "a movement all its own"—a fever of the earth.

Worth Reading

Freud's "Interpretation of Dreams" and Jung's "Psychology of the Unconscious."

LIFE

Nowadays nothing more is said of the long promised mutualization of the Equitable Life of New York.

The Lutheran International has been organized at Ottawa, Ill. The new company will write this year several policy forms. A drive will be made for Scandinavian hyphenated business.

The Royal Arcanum sees its surplus slipping surely away. The mortality table can no longer be side-stepped. Disbursements are now about \$1,000 a day more than income. Rates must again be advanced.

The National Life now has \$209,335,-171 in force.

The New England Mutual now has \$321,071,850 in force.

FireAutomobileMarine**COMMERCIAL UNION**

ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital	\$	14,750,000
Paid-Up Capital		1,475,000
Total Cash Assets, Gold		59,256,504
Total Liabilities, including re-insurance reserve		49,292,061
Cash Surplus to Policyholders		9,964,423
Total Amount of Claims Paid		186,673,461

Assets in United States Held by Trustees, \$9,868,370

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St.**San Francisco****E. T. NIEBLING, Manager****R. C. MEDCRAFT, Assistant Manager**

Pacific Coast Department
324 Sansome Street, : San Francisco

Insurance Company of North America

OF PHILADELPHIA

Assets, : : : \$20,838,450 21

Alliance Insurance Company

OF PHILADELPHIA

Assets, : : : \$2,678,459 21

Yorkshire Insurance Company, Ltd.,

OF ENGLAND

U. S. Assets, : : : \$1,037,806 00

Northern Insurance Company

OF NEW YORK

Assets, : : : \$1,521,500 00

FIRE INSURANCE

AUTOMOBILE INSURANCE

MOTOR BOAT INSURANCE

PARCEL POST and TOURIST BAGGAGE INSURANCE

JAMES C. JOHNSTON, Manager

J. K. HAMILTON, ASSIST. MANAGER

MCCLURE KELLY, ASSIST. MANAGER

FIRE

Ogden, Utah, Aug. 18.—Four bldgs at 25th and Robinson damaged by fire. Loss \$25,000.

Tulare, Cal., Aug. 18.—Quilty estate building and fifteen occupancies damaged, with \$11,000 loss.

Portland, Or., Aug. 21.—Emil Gehring's store at 549 Failing street burned.

Lindsay, Cal., Sept. 6.—This town is to have a new olive plant, capacity 125 tons per annum, on the S. P. right of way, right away.

Oakland, Cal.—This city's new tax rate, including county and school taxes, is to be \$3.47 per \$100 valuation for the ensuing fiscal year.

Better fire protection always means lower insurance rates.

MARINE

Paris marine companies report for 1915 an average loss ratio of 66.1 per cent, an expense ratio 26.1 percent, and a balance of 7.8. We find this in L'Argus, in a review of twenty marine companies.

The Bureau Veritas announces the steamship losses in April as: 1 American, 1 Brazilian, 1 Chinese, 1 Japanese, 2 Swedish, 2 Spanish, 2 Austrian, 2 Grecian, 4 Hollandish, 5 German, 6 French, 6 Italian, 14 Norwegian, 30 Turkish, 52 English, 133 total.

GENERAL

Tanneries, churches and sawmills are burning.

Wage earners in American factories increase at the rate of \$5,000 a year and now number 7,200,000.

LIABILITY

The cornice fell and injured pedestrians. Policy in Frankfort General, and known as landlord's contingent policy, and covered personal injuries received, because of defects in the building or neglect of the owner. The building (brick) was erected in 1843. Owners paid indemnities to injured passers-by, and applied to the insurer for repayment.

The Frankfort General refused to pay the guaranteed indemnities and was sued. The lower court found for plaintiff. Carried to the St. Louis court of appeals. A part of the defense was technical, the defendant ignoring its own endorsement on the policy. The name of the assured and owner was changed, by incorporation, but the insurer contended that the change of heirs' names to an incorporate name was change of ownership and released it from liability. As if a woman's marriage and taking of her husband's name would release her insurer from any liability for loss.

The court of appeals affirmed the decision of the lower court for plaintiff and denied the defendant insurer a re-hearing.

CALIFORNIA

To El Dorado county, California, belongs the distinction of reporting the largest yield of white potatoes from any one county in the United States. This yield amounted to 790 bushels from a previously selected and fertilized acre in a potato field of thirty acres, the average of the entire field being 550 bushels per acre.

It is estimated that Santa Clara county will produce from 65,000,000

to 75,000,000 pounds of prunes, dried, this year. Prices are good, ranging around a 5 cent basis.

LIFE

S. H. Wolfe and the Union Central are on trial—examiner and examinee.

GENERAL

Grants Pass, Or., Aug. 25. — Temperature in the shade at 4 p. m. today 103 F.

The Drowned

Every day, on the average, in this wet and dry country of ours, 23 persons are drowned. Drown-dead. Very few of the about 8,000 drowned in the year carry any accident insurance — for no one who expects to drown ever goes swimming or rides with "a board twixt sailor and eternity."

Forest fires have been raging in territory 50 to 150 miles from San Francisco. Some housing properties were caught in the fire breath of the burning trees around them.

A mournful feature of our European exchanges is the roll of honor, the names of insurance men who have fallen on the bloody battle-fields of the great war. The roll is now very long.

New York City is to have a new fire alarm system, with 1,760 or more than twice as many boxes as now, on January 1. The new system will cost \$3,000,000. All wires will be underground.

The opening of the railroad from Coos Bay to Eugene, Or., brought chambers of commerce boosters from several cities to happy Coos Bay, hitherto dependent on ocean transportation. Among the train load of visitors from San Francisco were W. W. Potter, R. W. Osborn and John S. French, representing fire underwriting.

LIFE

The Home Life of America (Philadelphia), not the Home Life of New York, has been receiving a great deal of unpleasant publicity. It is a company owned or controlled by another company.

FIRE

Seattle, Aug. 29.—Restaurant at 108 Madison damaged.

Marble, Cal., Aug. 24.—City Drug and several other buildings burned. Dynamite exploded to prevent spread. Loss \$20,000.

The Pioneer German Fire Insurance Company in America



**Hamburg-Bremen
Fire Insurance Company**

HAMBURG, GERMANY

Pacific Department: 201 Sansome Street, - SAN FRANCISCO, CAL.

MARSH & McLENNAN, Managers

Organized in 1854

Entered United States in 1858

Total Losses Paid in the United States, \$27,000,000

United States Branch: 123 William Street, - NEW YORK

H. N. KELSEY, Manager

AGENTS WANTED IN UNREPRESENTED POINTS

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President JOHN M. TAYLOR, Hartford, Conn.

Insurance in force, 100,411 Policies for - \$237,784,931.79

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1915	- - - - -	\$302,236,187.70
Total returned to Policyholders, as above noted, in same period	- - - - -	311,968,360.63
Excess of amount returned	- - - - -	9,732,172.93

PACIFIC COAST DEPARTMENT

The Williamsburgh City Fire Ins. Co.
Organized 1853

Merchants Fire Assurance Corporation
Organized 1910

New Jersey Fire Insurance Company
Organized 1910

WM. W. ALVERSON, Manager

374 Pine Street, : : : San Francisco, Cal.

The New Brunswick Fire Ins. Co.
Organized 1826

The North River Insurance Company
Organized 1822

United States Fire Insurance Co.
Organized 1824

H. T. UNGEWITTER, Asst. Mgr.

Telephone Sutter 485

SPECIAL AGENTS

T. B. CLARKE, R. L. ELLIS, San Francisco; T. J. KELEHER, Los Angeles; A. M. LOVELACE, Portland; W. T. BOOTH, Spokane

AMPLE FACILITIES for Handling Large Lines.



ATLAS

Assurance Company

(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . . \$25,000,000.00

Assets in United States, \$3,082,719.99

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

COMPENSATION

Organized labor in Ohio has come out for state insurance monopoly of compensation insurance.

FIRE

Sacramento, Aug. 18. — Japanese and Chinese stores burned. Started in Mee Chong's restaurant. Loss \$10,000.

Independence, Cal., Sept. 5. — The printery of the Inyo Independent, was destroyed by fire of unknown origin last night. Harry Glasscock was the

owner. Included in the loss is perhaps the oldest press on the Coast, on which the paper was still regularly printed. This press was taken from New York to Baton Rouge, La., in 1848 and used in the publication of the Dime Catcher, issued in the interest of General Zachary Taylor's candidacy for the Presidency.

Sacramento, Sept. 3. — Agricultural building and ten counties' choice exhibits burned. Loss heavy. No insurance reported.

ARE YOU PLEASED?

IF NOT, SEE

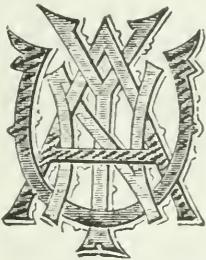
US

POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
OCCIDENTAL LIFE INSURANCE CO.
OF CALIFORNIA

"THE DURABLE"

THIRD FLOOR GROSSE BLDG.

LOS ANGELES, CAL.



New York Underwriters' Agency

Established 1864

Representing Cash Assets of over \$28,000,000

F. M. BRANCH, Manager

H. R. MANN Jr., Assistant Manager

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—H. B. Hagen, 520 Realty Bldg., Spokane, Wash.—V. H. Quitzow, 339-41 Sansome St, San Francisco—A. C. Anderson, 239 Van Nuys Bldg., Los Angeles, Cal.

W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

(FIRE)

United States Assets	\$1,939,786.00
Liabilities in United States	1,163,164.00

Surplus **\$776,622.00**

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

BUSINESS

The Chamber of Commerce (Washington, D. C.) reports business in the Pacific West generally good, though only fair in Utah and Colorado and

southern Idaho, and poor in eastern Oregon and eastern Washington. Business in Kansas, the Dakotas and Minnesota only fair and with poor spots. The Atlantic and Middle West states are rolling in wealth.

FIRE

AUTOMOBILE

NIAGARA FIRE Insurance Company

Assets, - \$7,502,873.00 Surplus to Policyholders, - \$3,387,433.00

DETROIT FIRE & MARINE Insurance Company

Assets, - \$2,274,403.00 Surplus to Policyholders, - \$1,533,737.00

NIAGARA - DETROIT UNDERWRITERS

Assets, - \$11,301,668.00 Surplus to Policyholders, - \$5,667,165.00

EDWIN PARRISH, Manager

Pacific Coast Department 334 Pine St., - San Francisco

Live OPPORTUNITIES are OPEN
for AGENTS who CAN DELIVER.

Men capable not only of writing applications
but of collecting the premiums, are always
welcome to our forces and can be advan-
tageously placed.

**UNION MUTUAL LIFE
Insurance Company**

PORTLAND, MAINE.

ARTHUR L. BATES, President

Address ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.

GEO. ELLIOTT HUNT, Manager
Shreve Bldg., San Francisco

T. H. McAllis, Manager, Sherlock Bldg.,
Portland, Ore.

P. B. Duren, Manager, Boston Block, Seattle,
Wash.

J. E. Evans, Manager, Vancouver, B. C.

While the suppression of vodka sales
in Russia, by government orders, has
not been complete (though the mo-
nopoly shops are closed), the amount
of this national intoxicant now con-
sumed is so small that drunkenness of

GERMANIA

FIRE INSURANCE COMPANY,

NEW YORK.

ORGANIZED 1859.

Statement, January 1, 1916.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	8,029,651 84
Liabilities - - - - -	3,920,295 68
Net Surplus, - - -	3,109,356 16
Surplus for Policyholders	4,109,356 16

HEAD OFFICE

Cor. William and Cedar Sts.

the peasantry is no longer a national
reproach. Incendiary fires, before
this war, were amazing in number and
occurring in all rural districts; but
now, with a sober and careful peas-
antry, such fires are no longer numer-
ous, as compared with ante-bellum
times.

American Central INSURANCE COMPANY
of St. Louis Established 1853
Assets. \$4,076,388 Surplus to Policyholders, \$2,037,306 Losses Paid, \$31,008,877

St. Paul F. & M. INSURANCE COMPANY
of St. Paul, Minn. Established 1865
Assets, \$11,320,710 Surplus to Policyholders, \$4,899,457 Losses Paid, \$52,559,624

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

Mercantile F. & M. UNDERWRITERS of St. Louis
Assets \$4,076,388
Surplus to Policyholders 2,037,306

Minnesota UNDERWRITERS of St. Paul
Assets \$11,320,710
Surplus to Policyholders 4,894,457

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers

Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.

Fire Association

Organized 1817 Of PHILADELPHIA Began on Coast 1873
Losses Paid in San Francisco in 1906, - - - \$1,835,930
Cash Assets, - \$9,372,162.82 Surplus to Policy holders, - \$3,182,04.94

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$30,210,613.03 Surplus to Policyholders, - \$12,182,024.94
Net Losses Paid in San Francisco in 1906, - - - \$5,064,178.03

F. M. AVERY, Manager

Pacific Coast Department 242 - 244 Sansome Street, San Francisco

SPECIAL AGENTS:—C. L. BARSOTTI, T. F. O'GRADY, H. W. HOGAN, *San Francisco*;
GEO. F. STANIFORD, *Los Angeles*; C. R. HAROLD, *Seattle*; FRANK S. GLOVER, *Portland, Or.*

FIRE

The First National has ventured into the den—South Carolina—whose hostile governor will be re-elected.

Silver City, N. M.—Eugene Warren, of the Warren agency, is dead of consumption. He was the son of O. S. Warren, whom The Coast Review's older readers will recall as the founder of a local agency in the early 80's. Eugene was born in Portland, Or. He was a man of more than ordinary ability.

CASUALTY

As we go to press the Casualty and surety men are in session at White Sulphur Springs.

The New Amsterdam Casualty has received a new York examination, as of December 31 last. A net surplus of \$170,172 was found, to which a quarter-million has since been added.

Explosion Insurance

The Hartford Fire is now writing explosion insurance.

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

HARTFORD

NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

**BENJ. J. SMITH,
MANAGER**

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.

of Springfield, Mass.

Largest Fire Insurance Company Chartered by the State of Massachusetts

Incorporated 1849

Total Assets \$11,695,373 60
Total Liabilities 9,114,706 97
Net Surplus 2,580,666 63

SURPLUS TO POLICYHOLDERS, \$5,080,666.63

NEWARK

Fire Ins. Co.

of Newark, N. J.

Oldest Fire Insurance Company Chartered by the State of New Jersey

Incorporated 1811

Total Assets \$ 2,153,768 00
Total Liabilities 1,222,152 00
Net Surplus 431,616 00

SURPLUS TO POLICYHOLDERS, \$931,616.00

150 Sansome Street, : San Francisco

GEORGE W. DORNIN, *Manager*

JOHN C. DORNIN, *Asst. Manager*

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER GEO. C. CODDING L. B. ROGERS J. E. CRANDALL C. H. ANDERSON
FRANK H. YOUNG H. K. NOURSE

Jitneys have forced off four steam trains between Astoria and Seattle.

Good roads and automobiles are hurting railroad business everywhere.

The "Home Life"

The fifty-sixth annual statement of the Home Life Insurance Company, of which George E. Ide is President, presents a record of substantial benefits to its policyholders during the year and a solid growth in financial strength.

Assets increased to \$32,029,439.71 after paying to policyholders \$3,447,381, including dividends of

\$602,271

The insurance in force was increased by \$4,766,740, and is now

\$125,660,173

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital,	- - - - -	\$1,000,000.00
Surplus to Policyholders,	- - - - -	1,263,340.00
Assets,	- - - - -	4,195,444.00

DIXWELL DAVENPORT, Manager

Metropolitan Department,
San Francisco National Bank Bldg., 454 California
Street, San Francisco

FIELD REPRESENTATIVES:

E. W. HALL, Northern California,
500 Syndicate Bldg., Oakland, Cal.

Wm. M. STODGHILL, Southern California,
211 W. I. Hollingsworth Bldg., Los Angeles, Cal.

HENRY G. GREEN, Oregon, British Columbia and
Western Washington, 722 White Bldg., Seattle

WM. P. CASSELL, Idaho, Montana and Eastern
Washington, 1331 Old Nat'l Bank Bldg. Spokane, Wn.

WANTED

By **LARGE GENERAL AGENCY**

Underwriter capable of assuming entire charge of Department. Must be experienced in examining and corresponding, having full knowledge of office details.

Address "Department," Care Coast Review,
122 Halleck St., San Francisco

MARINE

Fierce Alaskan Storms

Returned sailor-men say the gales in the second week in August were extraordinarily terrific.

The first great blow was from the southwest and was accompanied by enormous seas. The steamship Juneau, directly in the path of the storm, was hove to for twenty-four hours. The second gale followed a few hours later and was from the west. During this storm the Juneau was unable to make any headway for more than thirty hours. For hours the submerged decks were invisible.

It was in this storm that the Great Bear was pounded to pieces. The barometer fell to 28.48.

Petersburg, Alaska, Aug. 28.—The Seattle halibut fishing schooner San Jose is wrecked in Puffin Bay, on the south end of Baranoff Island. The vessel went on the rocks a week ago and is a total loss. The Seattle fishing steamship San Juan stood by the wreck and after taking off the crew left the scene of the wreck last Friday.

LIFE

The Scandia of Chicago will hereafter be on a full reserve basis at 3½ per cent.

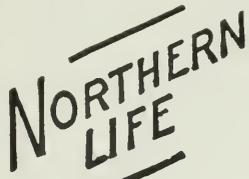
The Prudential agents' strike failed.

GENERAL

Denver building permits are said to too often run as low as \$2,000 for the day.

Vauvenargues: "All great thoughts come from the heart."

Good winter rains have fallen in Australia.



INSURANCE CO.
HOME OFFICE
NORTHERN LIFE BLDG
SEATTLE
U. S. A.

PROGRESS

(Since 1906)

	ADMITTED ASSETS	INSURANCE IN FORCE
1907	\$179,177.00	\$1,804,500.00
1909	\$267,521.00	\$3,375,875.00
1911	\$428,508.00	\$6,662,257.00
1913	\$680,063.00	\$8,640,266.00
1915	\$1,182,546.00	\$10,639,196.00

Better Policies —
Better Business —

Satisfied Patrons
Gratified Agencies

WRITE US



**THE BEST THING WE DO IS
WORK TO HELP OUR AGENTS**

BANKERS LIFE COMPANY DES MOINES, IOWA



The Prudential

Now writes Group Insurance

in response to a well-defined demand.

The policy is planned to give Strong-as-Gibraltar-Protection, at low-cost, with up-to-date-features, such as annual dividends, payment of policy during life for total disability, and arrangements for military service.

It is a winner.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

FORREST F. DRYDEN, President.

Home Office, NEWARK, N. J.

Incorporated Under the Laws of the State of New Jersey

FIRE

Seattle Wooden Awning Fire

A lighted cigarette carelessly tossed out of the window of an adjoining building at 5:30 o'clock August 28th fired the wooden awning on the third

floor of the old Weed House, First avenue and Union street. The fire department confined the blaze to the outside.

The San Francisco Brokers Exchange celebrates its tenth anniversary October 11.

Twelve Months Principal Court Rulings

A reinsurer is not liable directly to the insured. 174.

"Vacant" means empty, and cessation of "occupancy" means change of use. 18.

Policy held binding where agent knew that part of the property was mortgaged. 97.

Mutual members have a mutual liability not curtailed by limitations of assessments. 264.

Limitation to sue under a standard form of policy begins to run from the day of the fire. 95.

Notice to agent of the cancellation of a policy by the insurer is not notice to the insured. 430.

A husband has an insurable interest in the homestead, though the title is in the wife's name. 487.

Agent is held responsible for unpaid loss of company not authorized to do business in the state. 216.

Where insured sells on time and puts purchaser in possession, he cannot recover under the policy. 19.

Policy must be construed according to the mutual intent of agent and owner at time of making policy. 96.

Neglect of insured to read the provisions of his policy can not relieve him of the binding effect of its covenants. 94.

That a mutual fire insurance company became insolvent held not to relieve policyholder of liability on his premium note. 19.

Arson may be charged on circumstantial evidence. The corpus delicta of the offense of arson may be established by inference. 540.

Insurer whose agent without authority issued a policy on which it had to pay a loss can recover such loss-payment amount from the agent. 19.

Payment much less for goods than the amount of the policy does not conclusively show that the property was insured for more than its value. 94

Where no substantial part of building falls and the building is still tenatable and unabandoned, the falling building clause does not preclude recovery. 216.

The fact that unreported mortgages did not contribute to the loss held not to relieve plaintiff from violating the policy so as to entitle him to recover. 97.

Provision requiring proof of loss within 60 days is waived where the insurer, within 60 days, denies liability on other grounds than failure to furnish such proof. 349.

Pellagra

This strange disease is believed to be caused by a poorly balanced ration. Too much of the same kind of food is eaten and none of other kinds. Pellagra was first noticed in this country in 1906. Cases are now found in every state. In Mississippi in eight months of 1914 over 8,000 cases were reported to the state board of health. In that state in 1913 nearly 800 persons died of pellagra. This disease is very common in Italy, Egypt, Roumania and Austria.

Pellagra cannot be caught by one person from another. Those ill with it have eaten too much of starch food, meals, corn and syrup, and too little of

beans and peas, milk and fresh meats. Variety and plenty of food is the only cure and the sure prevention.

We cull these facts from a Metropolitan Life Ins. Co. pamphlet.

The Travelers paid two death claims to the beneficiaries of a physician and a newspaper man who were killed by the anti-preparedness dynamiters in San Francisco—a total of \$10,250.

PUBLISHER COAST REVIEW

122 Halleck St., San Francisco
You may send us The Coast Review, beginning with ——— Number.

The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

SEMI-ANNUAL STATEMENT, JUNE 30, 1916

Assets	\$13,129,602 70
Liabilities	9,115,416 08
Capital	1,000,000 00
Surplus over all liabilities	3,014,186 62
Losses Paid to June 30, 1916	54,167,050 85

This company issues contracts as follows :

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage, Collision, Fire and Theft), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

Pacific Coast Department: { California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange, San Francisco. Washington and Oregon—SEELEY & CO., 111 S. 10th St., Tacoma; Coleman Bldg, Seattle; Board of Trade Bldg, Portland.

THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS---C. W. Rohrer, LOS ANGELES; Rod E. Smith, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; J. E. Johnsen, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

Pacific Branch—Southeast corner Sansome and Pine Sts., San Francisco

“FIFTIETH ANNIVERSARY YEAR IN THE UNITED STATES.”

ONE HUNDRED AND SIX YEARS OLD

North British & Mercantile

Insurance Company

Pacific Department of the United States Branch, 76 William St., New York City

ASSETS OF THE UNITED STATES BRANCH
(which are but a small part of total fire assets of the Company) **\$8,926,952.00**

E. G. RICHARDS, Manager

W. S. BERDAN, Deputy Asst. Manager

GEORGE M. WARD, Resident Sec'y Local Dept.

234 Pine Street, San Francisco, California.

FIELD REPRESENTATIVES:

E. J. Young, 201 American Bank Bldg., Seattle; P. W. Gedney, 504 Empire State Bldg., Spokane, Wash.; E. C. Willey, 1645 Tremont St., Denver, Colo.; C. Harris, 515 Title Ins. Bldg., Los Angeles; H. E. Smith, 24 Henry Bldg., Portland, Or.; G. W. Dearborn, F. J. Schoeneman, C. F. Milliman, San Francisco.

AGENTS WANTED

Every Company that advertises wants Permanent Agents. Have you any business? Are you about to change companies? Are you newly engaged in Insurance? Do you intend to go into the business?

THEN

Hustle! Get busy! Write to our Advertisers. Don't be verbose nor uncertain. Don't write from Los Angeles or Portland or Seattle and ask some big company, Are you represented here? Of course the company is represented there. Probably it is represented everywhere. But it may be contemplating a change, or its present agent may be flirting with the special of another company.

It Will Do No Harm

to get on the waiting list. It is legitimate for you to write modestly, "Consider me an applicant if you want another agent here." "I control \$—— in premiums." "My business is chiefly ——." "I want a company, and if you are unrepresented in this town or contemplate a change of representation let me submit particulars to you."

If you can write some life or accident business on the side or exclusively, the live companies which advertise are

Looking For You

They will give you the glad hand and the warm eye They will pay you a handsome commission, too.

Scottish Union and National

*Insurance Company
Of Great Britain.*

Organized 1824,

**FIRE - LIGHTNING - TORNADO
AUTOMOBILE - SPRINKLER LEAKAGE**

**North American Branch:
Hartford, Conn.**

**JAMES H. BREWSTER
MANAGER.**

FIELD REPRESENTATIVES:

FRED W. GASTON, Tacoma, Wash.,
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,
706 Gas and Electric Bldg., Denver, Colo.,
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, Realty Building,
Spokane, Wash.,
Montana and Idaho

H. W. FORES, San Francisco, Cal.,
General Agent, California, Nevada, Arizona.

**SAN FRANCISCO OFFICE:
201 Sansome Street**

Twelfth Edition— **PACIFIC FIRE MANUAL** — *Twelfth Edition*

WITH COLORED DIAGRAMS WITH REVISED FIGURES

\$12 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE

MUTUAL FIRE LEAFLETS INSERTED

Single Copies, \$1.25

For Sale by Coast Review

122 Halleck St., San Francisco

Poliomyelitis

This is the correct name for infantile paralysis. It is caused by a germ, supposed to be carried by a stable fly. Where it does not kill, it usually cripples for life. Children are the victims mostly but occasionally an adult contracts the disease. Death comes quickly. Many American cities report the presence of the contagion. Travelers carry the germs. Pullman

dining cars probably distribute about the country their fly hosts.

The Downed

The number of men in this gamboling land who are everlastingly downed every year—every day—is unknown but immense. All of them had been thinking of buying a chicken-ranch. A few were wise enough to be life-insured.

W. R. BROCK, President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO.
OF TORONTO (INCORPORATED 1851)

United States Assets	\$2,578,165.00
Liabilities in United States	1,524,276.00
<i>Surplus</i>	\$1,076,347.75

PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO
MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$20,000,000.00.

Svea Insurance Co.

of Gothenburg

Agricultural Insurance Co.

of Watertown, N. Y.

Globe & Rutgers Fire Ins. Co.

of New York, N. Y.

Hamilton Fire Insurance Co.

of New York, N. Y.

Globe Underwriters Agency

of New York, N. Y.

First National Fire Insurance Co.

of Washington, D. C.

Sea Insurance Co., Ltd.

of Liverpool, Eng.

EDWARD BROWN & SONS

GENERAL AGENTS

202 - 204 Sansome St., SAN FRANCISCO

22,000 EDITION

It Is for All Local Agents

12th EDITION

Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.25

Recommended by General, Special
and Local Agents

For Sale by the Coast Review

FIRE

**Sun and Bottle
Are Not Incendiaries**

Careful records kept by the United States Forest Service for the last six years on the causes of forest, brush and grass fires show that 4,593 fires were caused by human agencies or carelessness and 2,192 by lightning. In no one of the 6,785 instances on record has the cause been traced to the sun's rays concentrated through a bottle.

The Huntington Park (Cal.) Critic of July 26 wails:

"It cost this office \$6.50 to insure \$250 worth of material for one year. The charge is outrageous and beyond all reason, but what are we to do about it? The insurance company has established this high rate here because our water system is inadequate. Our only remedy is—vote for a municipal water system."

Cheer up, Sonny. We pay \$3.50 in San Francisco, with a fire-plug 60 feet away, on the level, and the finest fire department in the world only a few blocks away.

An Indiana editor "went up into the air" when the rate makers advanced his premium rates. Then he came down again and listened to the insurance man. By making a few inexpensive changes he reduced his rate from \$2.78 to \$2.14 per \$100. He found that by changing from an unimproved gasoline engine to electric power he saved enough to buy fifteen electric motors. And all insurances in the block was thereby lowered. His lesson was this: the hazard makes the rates.

Rainier, Or., Aug. 3.—Fire started in attic of Knights of Pythias hall and did \$3,500 damage.

Talent, Or., Aug. 7.—C. M. Thomas packing plant burned.

Los Angeles, Aug. 7.—1336 North Main st., Advance Truck Co. plant \$10,000 damage by fire caused by explosion of distillate.

San Jose, Cal., Aug. 13.—Benniah Sherman Hostetter, agent of the Bankers Life, died today.

Monterey, Cal., Aug. 15.—This city is being resurveyed by a Board surveyor, with a view to making lower rates if the survey justifies the reduction.

Kelly, N. M., Aug. 17.—\$140,000 loss by burning of mill of Ozark Mining and Milling Co.

Portland, Or., Aug. 17.—At West Park and Yamhill streets (Gordon Hotel bldg.) fire badly damaged H. C. Browne & Co. printery.

Napa, Cal., Aug. 19.—Home of Mrs. Maud Easterly, and contents, on West Oak street, burned this morning. Caused by kettle of tar boiling over and catching fire. Insurance \$1,500.

The Niagara Fire now has a special brokerage department for handling brokerage business throughout the country.

Neglected electric iron caused three fires recently—in Oakland, Portland and Kansas City.

The Iowa commissioner says that uniform forms are contrary to law.

Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$35,000,000.00

A Successful Record of Nearly Two Hundred Years.

Losses Paid During That Time Exceed

\$230,000,000.00

United States Branch, 92 William St., New York City

R. D. HARVEY, United States Mgr.

LAWRENCE F. LAMPING, State Agent

For Oregon, Washington and Northern Idaho

310 BURKE BUILDING, SEATTLE

CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital paid up (Gold)	- - -	\$ 250,000 00
Cash Assets (Gold)	- - -	3,353,190 12
Net Surplus (Gold)	- - -	2,359,803 17
Bonds on deposit in the U. S.	-	399,500 00

The above Company conducts
a general Marine Insurance
business.

PARROTT & CO., General Agents
Since January, 1882

E. L. BARRY, Acting Manager
320 California Street, San Francisco
[Babcock Building]

PHOENIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

W. IRVING

General Agent for Pacific Coast

E. C. F. KNOWLES

Assistant General Agent

343 SANSOME STREET

Security Building
(Entrance on Halleck Street)

San Francisco

The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building

33 Broad St., Boston

SAMUEL APPLETON, U. S. Manager

Accident Policies

Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employes. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.

CHAS. J. OKELL & CO.

General Agents, - - San Francisco, Cal.
Royal Insurance Building

LIFE

A British company issues a new "part profit" policy, no premium to be less than \$50 a year. Money not less than \$500 is accepted on deposit. Income may be made payable to beneficiary during her (his) life, on deposit and on insurance matured. The interest payable is a small percent less than the average rate earned by the company in the previous year. Deposits must remain with the company at least six months. On six months' notice the company can repay the deposit. The deposit receipt is not transferrable. We cull these facts from The Review of London.

**Policy Loans Are
Very Bad Borrowing**

This company life insurance report shows that loans by the company to policyholders, secured by liens on their policies, amounted to more than ninety million dollars. The report says:

"These policy loans are supposed to be especially desirable assets, since loss of principal is virtually impossible. On the other hand, inasmuch as such loans are rarely repaid, except by surrender of the policy, or by deducting the loan from the amount of the policy at the insured's death, thereby sacrificing much or all of the protection originally designed for the beneficiary, the rapid increase in this item of assets is looked upon with unmixed regret by all insurance officials."

Experience powerfully suggests that about nine times out of ten borrowing on your life insurance is the sign of a moral raveling. It is like going to the loan shark for money to buy something

you could get along without if you had the sand. Avoidable borrowing is a habit, like tobacco and drink—as easy to form as either and as hard to break. If you are tempted to borrow on your insurance, go bury the policy in the cellar and forget that it exists as a source of credit.

The fact is that, on the whole, credit is too easy. There ought to be fewer facilities for getting into debt, instead of more.—Saturday Evening Post.

OREGON

Pendleton has a new \$135,000 Federal building and postoffice. Temperature 103.

Oregon City is to have a new two-story theater, on the main business street, at a cost of \$30,000.

Oregon City owns its waterworks and the people help themselves. Connections are made without notice to the department. Hundreds of thousands of gallons of water is wasted daily. Many faucets are left open all night.

Portland's city fire department cost \$158,867 in 1906 and \$488,429 in 1915. The total city government cost has more than trebled in nine years.

At Portland a carload of matches took fire and burned up. These matches were certainly made to burn.

Cushman is to have a shingle mill.

WASHINGTON

Unusual hot weather started many fires in the forests.

Valuations of all Grays Harbor county property have been reduced 20 percent.

Walla Walla has a new courthouse.

ESTABLISHED 1873

Office of Edward E. Potter

General Agent

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE ONLY OFFICE that did not compel its patrons to go to the expense and trouble of going to Oakland for the adjustment of their claims.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department

**Get the Best Insurance While You Are About It
It Costs No More**

OLD AND
TRIED

GLENS FALLS INSURANCE COMPANY

Of New York

Incorporated 1849

SURPLUS to Policyholders . . \$5,212,525 00 UNDIVIDED Profits . . . \$2,319,300 00

SECURITY INSURANCE COMPANY

Of New Haven

Incorporated 1841

SURPLUS to Policyholders . . \$3,889,296 00 UNDIVIDED Profits . . . \$ 802,506 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

Of Philadelphia

Incorporated 1853

SURPLUS to Policyholders . . \$1,893,309 00 UNDIVIDED Profits . . . \$ 432,560 00

FIREMEN'S INSURANCE COMPANY

Of Newark

Incorporated 1855

SURPLUS to Policyholders . . \$6,565,223 00 UNDIVIDED Profits . . . \$2,720,038 00

EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$3,053,576 00 UNDIVIDED Profits . . \$811,504 00

GERMAN - AMERICAN INSURANCE COMPANY

Of Pittsburg

Incorporated 1873

SURPLUS to Policyholders . . \$1,080,978 00 UNDIVIDED Profits . . . \$173,718 00

EDWARD E. POTTER, General Agent

W. W. POTTER, Assistant General Agent

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

THE COAST REVIEW

INSURANCE

SEPTEMBER

A Useful Publication

In its 45th year

American Central Stock Deal, April	263	Newark Fire, Mar.	213
Augusta Conflagration, April	300	200 New Life Companies, Mar.	183
Branch, Fred, Appointed Manager, Mar.	214	New Zealand, April	268
Bergen Conflagration, April	282	National Union Fire, April	287
Boiler Explosions in U. S., April	294	N. American Accident Criticised, April	290
California Guarantee L. & A., April	249	Nashville Conflagration, April	300
Carroll v. Hartford Fire, April	254	Pacific Coast Casualty Quits, Mar.	207
Coast Fire Biz. by Agencies, April	283	Par Value of Coast Ins. Stocks, April	276
Canadian Arson Suspect, April	285	Peace Insurance, April	282
Continental a 31-Millionaire, April	287	Paris, Texas, Losses, April	293
California Marine Business, April	288	Queen of America, Mar.	208
California Marine 1885-1915 Totals, April	289	Rabb v. North American Ac., April	258
California Companies Menaced, April	290	Royal in the United States, Mar.	206
California Cas. Bonds Refused, Mar.	204	Reciprocity Between Brokers and Traders, April	292
Coast Fire Business by Agencies, Mar.	a	Roff, Harry, Mar.	215
Continental's Distribution of Premium Dollar, Mar.	214	Rush, Benjamin, New President North America, Mar.	212
Chief Kenney of Berkeley, Mar.	217	Steil v. Sun, April	265
Congressmen are Dummies, April	307	Standard Forms Bureau, April	277
California Standard Life Quits, Mar.	208	Sonntag, Julian, Death, April	281
Deaths After San Francisco Fire, April	264	San Jose Threats, April	286
Death Rates and Life Expects., April	278	San Luis Obispo Locals, Mar.	215
Employers' Liability Assur. Co., April	261	Springfield F. & M., Mar.	212
Equitable Life Rebate, April	281	Sheahan, John J., Made Joint General Agent, Mar.	207
Forest Mills Timber Co. Suit, April	253	South Carolina Cracked Anti-Compact Law, Mar.	207
Frankfort General Serious Losses, April	287	Typhoid Fever an Accident, April	259
Get "Loss Payable" Right, April	308	The Plague, April	296
Gurrey, A. C., Retires, April	291	Ungewitter Appointed Assist. Mgr., Feb.	131
Illinois Surety Reinsures, April	268	Union Mutual Life, Mar.	208
Johnson v. Franklin, May	334	Unicn Central Life Pays Stockholders \$1,500,000, Mar.	210
Law Union & Rock in this County, Mar.	214	Wubbel's Embezzlement, Mar.	213
Life Loans in South Carolina, April	266	West Coast-San Fran. Life election, April	261
Lipman & Wolfe Sue the Comps., April	277	Wiscon State Fire Insurance, April	277
Liv. & Lon. & Globe U. S. Branch, April	293	Wisconsin Life Ins. Experiment, Mar.	183
Lane, Otho E., Death, April	294	Wells, Mary C., April	305
Lloyd's Register in U. S., April	295	War Cures National Ills, April	316
Mann Jr., H. R., Appointed Assistant Manager, Mar.	214	Water Damage Large, Jan	25
Marine War Losses, April	314	Western Assurance Home Figures, May	338
Michigan F. & M., April	260	West Coast-San Francisco Life Endorsed Mar.	210
Mutual Members Liability Unlimited, April	264	Windsor H. B., Mar.	203
Montana Added to Parrish's Territory, April	287		
Mutual Life of N. Y., Mar.	204		
Minor May Recover Prems., Mar.	217		

☞ For more of this Index see elsewhere,

STABILITY AND STRENGTH

RESOURCES OVER \$52,000,000.00

SUN INSURANCE OFFICE
OF LONDON

COLONIAL
FIRE UNDERWRITERS
AGENCY

MECHANICS & TRADERS
OF NEW ORLEANS

NATIONAL
OF HARTFORD

MICHIGAN
FIRE AND MARINE
OF DETROIT

SUN
UNDERWRITERS AGENCY
OF LONDON

PACIFIC DEPARTMENT

WILLARD O. WAYMAN---CARL A. HENRY

JOINT GENERAL AGENTS

FRANK E. STONE

MAXWELL H. THOMSON

ASSISTANT GENERAL AGENTS

Sansome and Sacramento Streets

San Francisco, Calif.

Branch Offices: Los Angeles, Cal., Portland, Ore., Seattle and
Spokane, Wash., and Denver, Colo.

AGENTS WANTED IN EVERY CITY, TOWN AND VILLAGE.

1863

53rd YEAR

1916

FIRE

AUTOMOBILE

MARINE

Organized in 1863

Fireman's Fund

Insurance Company

Incorporated under the Laws of California.

401 California Street - San Francisco, Cal.

Company's Building

Capital, \$1,500,000.00 Assets, \$11,326,205.60

BERNARD FAYMONVILLE

PRESIDENT

J. B. LEVISON

VICE - PRESIDENT

LOUIS WEINMANN

SECRETARY

A. W. FOLLANSBEE, Jr.

MARINE SECRETARY

H. P. BLANCHARD

ASSISTANT SECRETARY

JOHN S. FRENCH,

ASSISTANT SECRETARY

T. M. GARDINER

TREASURER

Central Department

JOHN MARSHALL, Jr., Manager

39 South La Salle St., Chicago, Ill.

Southeastern Department

E. T. GENTRY, Manager

Atlanta, Georgia

Eastern Department

A. K. SIMPSON, Manager

J. W. LITTLE, Ass't Manager

Mason Building

Boston, Mass.

Atlantic Marine Department

FRANZ HERRMANN, Manager

79-85 Wall Street, New York

VOL. 89
NO. 10

OCTOBER
1916

SEE PAGE
.....

MAGAZINE EDITION "A"

THE

Coast INSURANCE Review

PROTECTION

An Insurance Journal and Directory
IN ITS FORTY-SXITH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only *INSURANCE* Journal in the Pacific West

INSURANCE PUBLISHING CO., Publishers

Changes in Phoenix Assurance General Agency
Salvage of the Sesostris
High Cost of San Francisco Fire Department
Confiscating 20 Percent Inheritance Tax Paid in California
Local Agents Responsible for Failure to Cancel
Fire Insurance Commissions Average 22.2
Co-Insurance the Correct Principle
American Marine and Inland Business—2 Years
Royal Arcanum New Higher Rates
Bankruptcy and Life Insurance
A Giant Rebates in San Francisco
Cancellation Case in Washington
Two Fire Companies in Utah Report to San Francisco
Lloyds Lose \$25,000 San Francisco September Rain Bet
Two Liability Decisions
Coast Field Men's Changes
American Temperance Life Receiver Report
The Sunstroke Clause

Circulating Extensively in all the
States and Territories of the Pacific
West

PRICE 25 CENTS
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in
South America, Japan, China and
Australasia

The Great Fire Insurance Company of the World
 ASSETS IN UNITED STATES, - \$14,814,383.94

LIVERPOOL & LONDON & GLOBE INSURANCE CO. LTD.

NEW YORK OFFICE, 80 WILLIAM STREET.
 HENRY W. EATON, Manager
 GEORGE W. HOYT, Deputy Manager
 HUGH R. LOUDON, Associate Deputy Manager
 J. B. KREMER, Assistant Deputy Manager
 T. A. WEED, Agency Superintendent

NEW ENGLAND STATES, NEW YORK, NEW JERSEY, PENNSYLVANIA, MARYLAND, DELAWARE, DISTRICT OF COLUMBIA, VIRGINIA, WEST VIRGINIA, NORTH CAROLINA, SOUTH CAROLINA, OHIO, INDIANA, KENTUCKY, TENNESSEE.

NEW ORLEANS OFFICE, COR. CARONDELET & COMMON STS.
 CLARENCE F. LOW, Manager
 J. G. PEPPER, Asst. Mgr
 R. H. COLCOCK, Jr., Deputy Asst. Mgr

SAN FRANCISCO OFFICE, 444 CALIFORNIA ST.
 R. P. FABJ, Manager
 THOS. H. ANDERSON, Ass't Manager

CALIFORNIA, NEVADA, ALASKA, OREGON, WASHINGTON, ARIZONA, IDAHO

LOUISIANA, MISSISSIPPI, ALABAMA, OKLAHOMA, FLORIDA, ARKANSAS, TEXAS, GEORGIA

CHICAGO OFFICE, INSURANCE EXCHANGE.
 W. S. WARREN, MANAGER
 R. H. PURCELL, Asst. Manager
 W. P. ROBERTSON, Deputy Asst. Mgr.

ILLINOIS, MICHIGAN, IOWA, WISCONSIN, MINNESOTA, MISSOURI, KANSAS, NEBRASKA, COLORADO, N. DAKOTA, S. DAKOTA, MONTANA, UTAH, WYOMING, NEW MEXICO.

DEUS VOBIS PARITUR
 DOMINE DIRIGE ME

Established 1836

Entered U. S.

The statement of the condition of the United States Branch on the 1st of January, 1916, in accordance with the laws of the State of New York, is as follows:

Assets	\$14,814,383.94
Liabilities	9,972,496.75
Surplus	\$ 4,841,887.19

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire)	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116
 And INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1915, \$8,957,563.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$147,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT ESTABLISHED 1852
 In Company's New Building
 444 California St., San Francisco

ROBERT P. FABJ, Manager
 THOS. H. ANDERSON, Asst. Manager

Special Agents:

- | | | | |
|-------------------|-------------------|---------------------|-------------------|
| R. G. BRUSH | R. H. ROUNTREE | HARRISON HOUSEWORTH | LOGAN B. CHANDLER |
| GEORGE F. GUERRAZ | CHESTER S. MYRICK | F. E. ATKINS | GEO. J. |



CONFLAGRATION-PROOF INSURANCE

TOTAL ASSETS OVER \$40,000,000.00

LOSSES PAID TO DATE



PAID SAN FRANCISCO

OVER

CONFLAGRATION

\$177,000,000.00

\$6,000,000.00

PACIFIC DEPARTMENT

GERMAN
AMERICAN

PHOENIX
OF HARTFORD

GERMAN
ALLIANCE

PROTECTOR
UNDERWRITERS



EQUITABLE FIRE & MARINE INSURANCE CO.

GEO. H. TYSON GENERAL AGENT.

HERBERT FOLGER. ASST. GENL. AGENT

SAN FRANCISCO.

FIRE INSURANCE — RENTS — PROFITS, USE AND OCCUPANCY —
AUTOMOBILE — TOURIST FLOATER — MAIL PACKAGE —
SPRINKLER LEAKAGE

AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE



Representing

The Mutual Life Insurance Company

of New York

You will make money.

The great strength, big dividends and incomparable benefits of the "*oldest company in America*" mean certain success for you.

For Terms to Producing Agents, Address

GEORGE T. DEXTER, 2d Vice-President

34 NASSAU STREET, NEW YORK, N. Y.

Courtesy

"Experience has taught men of wisdom that the results of politeness and courtesy are tangible, and lead to success. We should each start out in the morning resolved not to once raise the voice or to allow any bitterness or resentment to creep into it, and by so doing avoid friction, loss of energy, and gain friends. Some of us may be handicapped by temperament, but we can cultivate the qualities of gentleness and courtesy and a disposition to be accommodating. This attracts people and assists to impress our personality upon them. We cannot afford to contribute towards our own, our staff's, or district's failure by being indifferent, surly, disagreeable or rough. Rude, gruff manners repel

people. Doors and hearts will be closed against those who allow themselves to fall into this error. They antagonize everyone they come into contact with. The way opens easier for the gracious, courteous man, which is better than trying to pry it open. Courtesy will draw good things your way and add to your material success.'" R. B. McGuire, in West Coast-San Francisco Life's Pioneer.

Hector Malot: "The dog is almost always the mirror of his master."

Napoleon: Only one thing is worse than a great victory and that is a great defeat.

High land values prove prosperity.

INCORPORATED 1861

The California Insurance Co.

Cash Capital, \$400,000 00
Net Surplus, 232,067 00
Total Assets, 1,064,323 00

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

HOME OFFICE: Company's Building, 550-558 Sacramento St.
SAN FRANCISCO, CAL.

Special Agents and Adjusters

H. C. R. BUSWELL, Superintendent of Agencies

A. N. LINDSAY, Seattle, Washington; H. DUKINFIELD, Los Angeles, California;
 R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;
 JOHN M. CLAYTON, B. A. SIFFORD, San Francisco

**Paid \$2,557,000 in San Francisco conflagration without discount or compromise,
 and at the rate of "Dollar for Dollar."**

LONDON & LANCASHIRE

FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

New York Department
 57 and 59 William Street
 A. G. McILWAINE, Jr.,
 Manager



Western Department
 39 So. La Salle St., Chicago
 CHARLES E. DOX,
 Manager

Pacific Department: 332 Pine Street, San Francisco, Cal.
 SAM B. STOY, Manager

GEO. ORMOND SMITH, AGENCY SUPT. San Francisco W. B. HOPKINS, LOCAL SECY.
 J. P. YATES, AGENCY SUPT., Los Angeles, Cal.

SPECIAL AGENTS

George T. Richmond San Francisco	G. L. Goodell Portland
W. W. Gilmore Sacramento	David H. Parry Seattle
J. P. Hague Los Angeles	Henry A. Morison Spokane
N. Gardner Denver	

WILLIAM M. KLINGER, General Agent, AUTOMOBILE DEPARTMENT

LAW ITEMS

Passenger neglected to check his baggage, on the platform. After his arrival at his destination the baggage was forwarded to him without compensation. The liability of the carrier

was that of a gratuitous bailee. 88 S. E. R. 156.

An English court was obliged to enforce, with regret, an unrepealed law of early 1600. It appears that a shopkeeper may sell meat sandwiches on Sunday but not ice cream sandwiches. He sold a cake biscuit "buttered" with ice cream. He was seen to do this wicked thing and was arrested and fined the equal of several dollars.

The American workman is protected from foreign competition and is to be restricted to eight hours work if he crosses a state line. But the farmer is not protected from competition with Chinese eggs laid by hens fed on night manure, and he must work from ten to fourteen hours a day to scratch out a poor living. If the farmers were organized Congress would do their bidding. An Oregon law requiring the marking of foreign eggs was recently ruled unconstitutional.

Build Your Own Business



under our direct general agency contract. Our Policies provide for:
**DOUBLE INDEMNITY,
 DISABILITY BENEFITS,
 REDUCING PREMIUMS.**

See the new Low Rates.

JOHN F. ROCHE, Vice-President

The Manhattan Life

Insurance Co. Organized 1850

66 Broadway, New York

GREAT BOOK

For Intelligent Business Men,

Insurance Adjusters,

Special Agents and Local Agents,

is

WILLIAM SEXTON'S FIRE INSURANCE

Price \$1.50 and \$2.00

According to Binding

For Sale by

THE COAST REVIEW

122 Halleck Street

San Francisco

New Publications

Technical Paper 159. Production of explosives in the United States during the calendar year 1915, with notes on coal-mine accidents due to explosives, and list of permissible explosives, lamps, and motors tested prior to June 1, 1916, compiled by A. H. Fay. 1916. 24 pp.

Technical Paper 161. Construction and operation of a single-tube cracking furnace for making gasoline, by C. P. Bowie. 1916. 16 pp., 10 pls.

Requests for all papers can not be granted. Publications should be ordered by number and title. Applications should be addressed to the Director of the Bureau of Mines, Washington, D. C.



THE
PENNSYLVANIA

FIRE INSURANCE COMPANY

of Philadelphia

Assets Jan. 1, 1916, \$8,251,407.44

Surplus to Policyholders

Jan. 1, 1916, 3,202,659.92

One of the Oldest and Strongest Fire Insurance Offices
in the United States

Pacific Coast Department:

244 Pine Street, - SAN FRANCISCO

R. W. OSBORN, Manager

S. P. MESICK, Superintendent of Agencies

F. J. AGNEW, " " "

SPECIAL AGENTS: A. C. McConnell C. V. McCarthy F. A. Lathrop

The
Metropolitan
Life
Insurance Company

Pacific Coast Head Office

Metropolitan Life Building

Pine and Stockton Sts.

SAN FRANCISCO

A Fish Story

Portland, Ore., Sept. 18. — Swimming cheerfully in a hotel bathtub today are seven Alaskan fish which spent eight months frozen solid in a block of ice. S. R. Brebner, representative of a salmon packing company, is authority for the statement that the fish were thawed out of natural cold storage. He says they are a species that inhabit lakes in the vicinity of Nushagak, Alaska.

The West Coast Life has recently increased its assets and surplus.

California Standard Life stockholders got off cheaply, paying 34 cents on the 100 for their experience. Promoter Hoover does not seem to have been such A. H. of an organizer after all.

The Continental (Fire) Insurance Co.

Largest Capital and Largest Policyholders' Surplus

Home Office
80 Maiden Lane, New York

Western Office
332 So. La Salle Street, Chicago

Fidelity-Phenix Fire Insurance Co.

A Strong American Company backed by Strong American Assets

Home Office
80 Maiden Lane, New York

Western Office
137 So. La Salle Street, Chicago

American Eagle Fire Insurance Co.

Its Management is a Warranty of Prompt and Equitable Settlement of Every Honest Claim

80 Maiden Lane, New York

FIRE, Automobile, Rents, Tornado, Tourists' Baggage, Use and Occupancy, Sprinkler Leakage, PROFITS

HENRY EVANS, President

*Union Assurance
Society Limited*

OF LONDON



Founded in 1714

*Law Union & Rock
Insurance Company, Ltd.*

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

HARRY H. SMITH, Manager

E. M. BRODENSTEIN, Branch Secretary and Supt. of Agencies

SPECIAL AGENTS: F. A. Stahl, San Francisco; N. L. Nelson, San Francisco; Allen B. Simmonds, Denver; Rod E. Smith, Portland; Raymond C. Gillette, Spokane; Leigh H. Robins, Los Angeles.

THE COAST REVIEW

INSURANCE

OCTOBER

In its 46th year

A Useful Publication

Some Things Which You May Want To Refer To

APPEARING IN THE COAST REVIEW

	Page		Page
Arson Committee's Good Work, Sept.	688	Higgins, Valerie, Aug.	615
Adjoining Wall Fall, Aug.	577	Inter-Insurance Exchange, Sept.	667
Automobile Mutual Receivership, Aug.	599	Ins. Com. Shot Dead, Sept.	696
American Life Insurance, Aug.	610	Idaho Penalty Law Unconstitutional,	
Alaska and Arizona Fire Biz., Aug.	627	Aug.	609
Adjusting and Appraising, Sept.	657	Inter-Insurers Barred, Sept.	673
Automobile Fire Decision, Sept.	658	Koeckert Succeeds Tuttle, Sept.	689
American Marine Business, Sept.	671	Life Agency Contract, Sept.	661
American Life Totals, Sept.	683	Life Policy Money Buys Much Less Now,	
Automobile Registration, Sept.	684	Sept.	681
Bonding Co. of America, Aug.	617	Loose Card Maps, Sept.	686
British Columbia Loses 100,000 Pop., Aug.	581	Life Notes, Sept.	716
Brown v. Commercial Union, Sept.	656	Marine Business in Washington, Aug.	598
Boise, Idaho, Sept.	687	Marine Business in Oregon, Aug.	598
Barry, E. L., Sept.	690	Marine Insurance, Sept.	670
"Blanket Policy" Defined, Sept.	656	Metropolitan Life Origins, Aug.	584
Beginnings of Ins., Sept.	686h	Manwaring, C. T., Aug.	607
Broker Aronson Sues, Aug.	614	Marine Ins. in Hawaii, Sept.	685
Black Tom Island Losses, Aug.	599	Mercantile Reports, Sept.	668
Burglary Ins. in Great Britain, Aug.	585	Metropolitan 15 Years Ago, Sept.	683
Cotton Stored on Streets, Aug.	586	McCarthy, L. D., Arrested, Sept.	683
Chico's Poor Fire Protection, Aug.	607	Northern Life's 10th Anniversary, Aug.	606
California Fire Business, Aug.	628	North British Branch Semi-Centennial,	
City Fire Loss Ratios, Aug.	611	Aug.	607
Cities' Per Capita Fire Tax, Aug.	620	North British & Mercantile, Sept.	687
Carlton Lumber Co. v. Lumber Ins. Co.		Non-Board Competition, Sept.	687
Sept.	656	Northwestern Mutual Fire Exam., Sept.	694
California Rain in August, Sept.	691	Other Furniture and Fixtures, Aug.	576
Coast Life Ins. in Force, Aug.	612	\$1,000,000 Glass Breakage, Aug.	641
Dick, Fred S., Sept.	690	Pennsylvania Fire, Aug.	582
Equitable Life's Eastern Manager, Aug.	600	Portland Inter-Insurers, Aug.	596
Electric Attachments are Fixtures, Sept.	660	Pacific States Fire, Aug.	612
Frankfort General Resists Claim, Sept.	696	Pacific Coast Casualty Suits, Aug.	615
Forest Insurance in Europe, Aug.	585	Plate Glass Losses, Aug.	615
Fidelity & Casualty Co., Aug.	582	Prudential and Group Ins., Sept.	680
Field Men of 20 Years Ago, Sept.	677	Red Wing Red Plague, Sept.	664
Fresno Hazards, Sept.	685	Salvage Plants Needless on Coast, Aug.	588
Gasoline and Chamois Combination,		San Francisco Dept. and Agency Biz.,	
Sept.	664	Aug.	590
Hartford Fire's Four-Floors, Sept.	673	Surplus Liners Cancel But Pay No Return	
Hathaway Complimented, Sept.	682	Premiums, Aug.	609
Hawaii Biz. Figs., Sept.	692	Spokane Men Want Government Exam-	
		ination, Aug.	611
		S. F. Fire Dept. and Inspections, Sept.	665
		Sexton Memorial, Sept.	672

☞ For more of this Index see elsewhere.

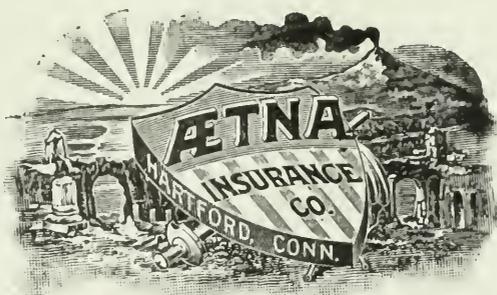
"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital
\$5,000,000.00

Net Surplus
\$7,584,515.59

Surplus as to
Policyholders
\$12,584,515.59



Cash Assets Now
\$24,730,602.67

Losses Paid
in
97 Years

\$150,705,780.00

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

W. H. BREEDING, General Agent

E. S. LIVINGSTON, G. E. TOWNSEND, Asst. General Agents

**Main Office, 301 California Street
SAN FRANCISCO**

SPECIAL AGENTS AND ADJUSTERS

J. A. MURPHY, General Adjuster

H. F. MILLS JOHN P. BREEDEN GEO. F. ROBERTS FRED H. RHOADS H. E. O'BRIEN
J. A. GALLAGHER G. S. MARINER E. V. CULVER

(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

HARTFORD FIRE

Insurance Company

Chartered 1810



FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE

Assets, January 1, 1916, \$28,277,827 42

Surplus to Policyholders, 10,050,972 90

DIXWELL HEWITT, General Agent

ADAM GILLILAND, Assistant General Agent

438 California Street, SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS

GEO. E. DEVINE, Sup't of Agencies, *San Francisco*

J. J. DENNIS, *Portland, Ore.*

MILTON E. SPAULDING, *San Francisco, Cal.*

ROBERT E. DOLLARD, *San Francisco, Cal.*

E. J. FITZGERALD, *San Francisco, Cal.*

L. H. EARLE, *San Francisco, Cal.*

C. E. MILLER, *Butte, Montana*

NEIL STEWART, *Spokane, Wash.*

P. H. GRIFFITH, *Los Angeles, Cal.*

ERNEST E. PRICE, *Los Angeles, Cal.*

OCTOBER, 1916

The Coast Review

INSURANCE

Subscription, \$3 a Year In the 46th Year Foreign, \$3.50

Volume 90 San Francisco, California, U. S. A. Number ten

Entered at San Francisco Postoffice as second-class mail matter

THE MONTH

Fire companies generally concluded to pay Black Tom fire losses but not prior explosion losses.

Manager Washington Irving resigned the general agency of the Phoenix and the Imperial, and is succeeded by E. C. F. Knowles.

We compile and print commissions by American and foreign fire companies in this country last year.

Fire losses are now known to have been comparatively light on the Coast and throughout the country so far this year.

The National Life Underwriters Association held its most successful meeting. That is also true of the National Association of Insurance Agents.

More than ten insurance conventions were held in September.

Annual reports issued in September show an increase of \$1,233,900 in "casualty" premiums and an increase of \$2,593,500 in claims paid.

Our Field Men's Directory revised is printed in this issue.

We print in this issue a Washington cancellation case, a Washington decision holding the local agent liable for loss under a policy which he ordered canceled, a marine insurance federal decision and reversal, a Texas cancellation case in re mortgagee's rights, a California case in re broker, and two liability decisions against the Frankfort General, whose defence seems flimsy and absurd.

The presidency of the Western Union was conferred upon a former San Francisco man—John Marshall Jr., manager the Fireman's Fund's Central department at Chicago.

The presidency of the National Association of Life Underwriters was conferred upon a Los Angeles man—John Newton Russell Jr.

Lloyds lost \$102,000 in the Morris meat plant loss at Omaha. The stock companies lost about \$500,000.

THE LAW --- RECENT RULINGS

Fire Insurance In Supreme Courts

CALIFORNIA

Ferrar v. Western Assur. Co., 159 P.
R. 609

Broker an Agent For Insured

The direction of the owner of furniture to an insurance broker to place insurance for her, and take care of her insurance and see that she was covered to a certain amount constituted the broker a general agent to keep her insured in such amount.

A general agent to keep one insured to a certain amount was authorized, as an incident of his employment, to accept and act upon a notice of cancellation of a policy, and to procure insurance in another company.

Ratification After Loss

A ratification of the action of an insurance broker in procuring a policy for the insured, though made subsequent to a loss, is valid.

Insured, by filing her claim of loss and demanding payment, thereby ratified the action of her broker in accepting a notice of the cancellation of a policy and in procuring a policy in defendant, another company.—159 P. 609.

Cancellation—Mortgagee Payee Must Receive Notice

Under provisions of policy, cancellation held not binding upon the mortgagee, to whom loss was payable, but to whom no notice of cancellation was given.

There were transactions with an

attorney regarding the substitution of a larger policy, but his authority was denied.

The policy stipulates that it may be canceled by the company by giving five days' notice of such cancellation, but does not stipulate to whom such notice shall be given; and this gives rise to the question as to whether or not a cancellation by the company which will bind the owner of the property is also binding upon a mortgagee, to whom no notice of cancellation was given. That question does not appear to have been decided in this state, but it has been dealt with in some other jurisdictions, where it was ruled that if the policy is payable to the mortgagee, notice to him is necessary to cut off his rights. Reversed.—*Glascock v. Liv. & Lon. & Globe Ins. Co.*, 188 S. W. 281. (Texas.)

Blanket Policy— Apportionment—Coinsurance

Where there were three policies of insurance, each covering six distinct buildings, and a coinsurer of two parcels had voluntarily paid its share of the loss, the liabilities of the other companies may be determined without reference to the compromise payment, if the aggregate payments do not exceed the loss.—*Buse v. National Ben Franklin Ins. Co.*, 160 N. Y. S. 566.

Where a blanket policy, providing for apportionment and coinsurance, covered six distinct buildings for an entire sum, and a loss occurred on a number of the buildings, liability will

be computed in proportion to the total value of all, and not the value of those burned.

In an action on three blanket policies, containing provisions for apportionment and coinsurance, covering six distinct buildings where another company issued a similar policy insuring specific buildings, and by adding together the full amount of liability on these buildings of the defendant companies and the other company, the insured will in no instance receive the full amount of his loss, there will be no apportionment.—*Id.*

—

**Agent of Insurer
And Not of Insured**

Where agent represented several companies and plaintiff had been accustomed to insure by asking agent for policy, in failing to issue policy when requested, he was not agent of plaintiff.

Agent authorized to contract for insurance cannot, without company's consent, become agent of property owner who desires insurance, since mutual agency requires consent of both parties.—*Manis v. Pruden*, 88 S. E. 967.

Where insurance agent contracted with property owner to represent him in procuring insurance from companies the agent represented, such contract, based on double agency, was void, and did not render agent liable for failure to procure insurance.—*Id.*

—

**Partial Loss—Proportion—
Concurrent Ins.—Contribution**

Held, that insured could recover the full amount of the partial loss and was not limited by a stipulation of the policy to the proportionate amount

that the policy bore to the entire insurance, there being concurrent insurance on the building.

Under stipulations limiting liability to the actual partial loss of personalty, held that recovery was limited to the proportion of the loss that the amount thereof bore to the entire insurance, where there was concurrent insurance.

In insurance law, the term, "contribution" has a fixed legal meaning. It is a principle sanctioned in equity, and arises between coinsurers only, permitting one who has paid the whole loss to obtain contribution from other insurers, who are also liable therefor. *National Fire Ins. Co. v. Dennison*, 113 N. E. 260.

—

**Cancellation—Unearned Premium
Need Not Be Immediately Returned**

A policy may be canceled at any time before loss, by agreement between the parties, independently of the terms of the policy.

On cancellation of a policy at any time before loss, by agreement between the parties, independently of the terms of the policy, immediate payment of the unearned premium may not be required in order to make cancellation valid.—*Westchester Fire Ins. Co. v. McMinn*, 188 S. W. 25. Texas.

—

**Assignment to Creditors—
Policy Unenforceable**

Where insured assigned all his property for the benefit of creditors, the assignee taking possession, policy of fire insurance, which provided that it should be void if any change took place in the interest, title, or possession, became void and unenforceable

by the insured's trustee in bankruptcy. *Smith v. Security Mut. Fire Ins. Co.*, 158 N. W. 991.

—
Adjuster—Waiver

Competent Evidence of Value

A fire insurance adjuster is presumably authorized to waive proofs of loss by denying the company's liability.

A policy provision, that suit could not be brought within 60 days after presentation of the proofs of loss, is waived by the company's denial of liability.

Testimony as to the price paid for insured's household goods about one year before the fire, the amount of wear they received, and their condition at the date of the fire is competent evidence of their value when burned.—*Popa v. Northern Ins. Co.*, 158 N. W. 945.

—
Insurable Interest

Of Lender to Insured

One who loans money to a business concern, taking as collateral security an assignment of a fire policy on the goods used by the borrower in his business, has an insurable interest, within Comp. Laws, 1913.

A fire policy may be pledged or assigned orally.—*Hecker v. Commercial State Bank of Carrington*, 159 N. W. 97. September 29, 1916.

—
Amount of Recovery—

Expenses of Adjustment

In an action on a policy, covering furniture, groceries, and a stock of goods, agents of the insurer, who attempted to make an adjustment and who were being paid by the insurer a salary for their time without reference

to such adjustment, were properly disallowed their claim of \$10 per day as expenses of adjustment.

Payment of Premium—

Paid-Up Insurance

While there can be no such thing as a paid-up fire insurance policy in the sense that under the terms of such policy either party may have the policy canceled, yet where the court deducted from the amount awarded to the insured the full amount of his premium note, including the amount due on a warehouse which was not destroyed, insured would hold a policy for the amount insured on the warehouse during the time for which the premium had been paid.

Change of Ownership—

Minor Son as Partner

Where an owner of furniture and a stock of goods had sold a half interest therein to his son, then 18 years of age, taking his note therefore on which nothing was ever paid, and the facts as to such transaction were stated to the insurer's agent when he took the application for the policy, and where such owner always regarded himself as the owner, the policy was not void on account of a change in ownership.—*Merchants & Bankers Fire Under.*, 188 S. W. 243.

Where Mortgagor Has No Right

Policy payable to mortgagee gives mortgagor no right to recover from insurer difference between amount paid by insurer on mortgagee's judgment and face value of policy. Under contribution clause such amount is in excess of insurer's liability to mortgagor.—98 A. 462.

Life Insurance In Supreme Courts

Representations Avoiding Policy— Warranties—Inferences

Insurance procured by means of representations which are undoubtedly fraudulent, and are in fact relied upon, is voidable, though the statements relate to immaterial matters.

There is ample authority for saying that representations regarding material matter which are false in fact will avoid the policy, though not fraudulently made.

Where the applicant assumes to have knowledge of a matter which the insurer might reasonably suppose to be within her knowledge, and the statements made are in fact false, the law, in the absence of exception, infers an intent to deceive.

The duty of the applicant for life insurance to disclose a material change for the worse in his health after the making of the application and medical examination and before the issuance of the policy implies knowledge on the applicant's part of such change.

Instruction that, if beneficiary induced insurer's agent to deliver policy by false representations as to health of insured, the policy never took effect, held correct.

Miscellaneous Insurance In Supreme Courts

NORTH DAKOTA

Griffith v. Frankfort General Ins. Co.,
159 N. W. R. 19, Sept. 22, 1916

Recovery of Advances from Insurer Made by Insured

Plaintiff, through contractors, erected a building safeguarding against liability for negligent injuries to workmen by employers' liability insurance

If the truth of the matter stated in application is warranted, its falsity will avoid the policy, though not material. — Fitzgerald v. Metropolitan Life Ins. Co., 98 A. 498.

Misrepresentation of Age— Beneficiaries' Rights

An incontestable clause in a policy held to preclude the insurer from defending against all or any part of its liability as expressed therein on account of a misrepresentation of age by the insured.

The beneficiaries named in a life policy held entitled to its proceeds, although a different disposition was made by the will of the insured.—Arnold v. Equitable Life Assur. Soc. of United States, 228 F. 157.

Assignee May Convert Policy Into Paid-Up

Assignee of life policy taken as security for insured's note had the right, upon insured's refusal to pay premiums, to convert the policy into a paid-up policy upon notice to the insured.—Bush v. Block, 187 S. W. 153.

Assignment of policy as security for a note did not relieve insured of obligation to pay premiums.—Id.

taken of defendant company. One Westby was injured while working on said building and made a claim of plaintiff for injuries and for wages during lost time. Defendant's claim agent settled with Westby. Plaintiff alleges it retained \$150 for him, deducting from Westby's claim, and which amount plaintiff had advanced

the laborer pending settlement. Defendant claims it settled for \$150 less than the claim presented, and made no agreement with Wesby to reimburse plaintiff for his advances to Westby. Verdict in plaintiff's favor. Defendant appeals. Held, the evidence was sufficient to justify submission to the jury, and sufficient to support the verdict.

(Further particulars elsewhere in this issue.)

—

**Change of Name—Fall of Cornice—
Landlord's Contingent Policy**

A policy is to be given effect, if permissible, as if it was intended to cover and include the subject of the insurance for which the premium was paid, rather than to aid an escape from liability thereon.

Where every part of habitable portion of building was let to and occupied by tenants when cornice fell and injured pedestrians, policy, stipulating indemnity for owner, providing it was issued with understanding that assured was the owner, but not in occupation or control of the property, covered the case.—*De Mun Estate Corp. v. Frankfort General Ins. Co.*, 187 S. W. 1124.

There can be no recovery, on a landlord's contingent policy for amounts paid persons injured by falling of a cornice, unless the cornice was defective when leases of the building were executed by the owner and the property passed into the hands of tenants.

Where a building was leased by heirs and thereafter they incorporated, the company was liable to pedestrians injured by fall of cornice from building into street, though property was under lease when the company acquired it,

so that insurer of heirs against such liability, was liable to the company.—*Id.*

[This case referred to on page 700 September Coast Review.]

—

**Where Shooting
Was Not an Accident**

Where assured armed himself and went to a gambling house with the stated purpose of recovering money previously lost there, and was fatally shot during the attempt, held that his death was not accidental, but was the natural result of his own acts.—*Postler v. Travelers' Ins. Co.*, 158 P. 1022.

—

**Bond Does Not Cover
Loss by Mistake**

Surety bond, indemnifying principal against loss sustained by fraud or misapplication of agent, does not extend to loss by simple mistake of agent, without fraud, in paying for merchandise.—158 P. 1118.

—

**Renewal Is a New Contract—
Original Warranties Continue**

A renewal of a policy or bond constitutes a separate and distinct contract for the period covered thereby, and, where the renewal receipt recites a renewal in accordance with the terms of the bond, it is a contract with the same terms as evidenced by the bond renewed.—*Commercial Bank v. American Bonding Co.*, 187 S. W. 99.

The original warranties run through any renewal of a fidelity bond, and the insurer, in case demand is made on it under the terms of the contract, may show that any statements in the original application made for the bond were untrue.—*Id.*

**Disability to Entitle
To Weekly Indemnity**

An accident policy held only to require disability to perform duties to immediately follow accident, to entitle insured to weekly indemnity, and not loss of an eye to immediately follow, to entitle him to the lump sum therefor.—*Claxton v. American Casualty Co.*, 158 P. 544. Aug. 12, 1916. (Cal.)

—

**Interference with
Negotiations for Compromise**

Statements by an insured under an automobile indemnity policy to injured person that he was insured and would try to get a settlement, and that a lawyer coming to see the claimant represented the insurance company and not the insured, although he might call himself the insured, did not constitute an "interference with negotiations for compromise," prohibited by the policy.—*Hopkins v. American Fidelity Co.*, 158 P. 535. (Wash.)

—

**Misrepresentation—
Prior Claim**

Misrepresentation that the insured had never claimed nor received indemnity for any accident cannot as a matter of law be held a material misrepresentation, where the accident for which he received indemnity was in no way connected with the one causing his death. — *Rathman v. New Amsterdam Casualty Co.*, 152 N. W. 983.

—

**Sickness a
Proximate Cause**

The insured, who was suffering from nephritis and was delirious part of the time, either fell or jumped overboard

from an ocean steamer upon which he was returning home. It appeared that he left his berth to which he had been confined, and that his wife discovered him outside of the railing, but her grasp was torn away before a steward could be called. Held that, whether the death was intentional or the result of an accident, the illness which rendered insured less able to take care of himself must be construed as the proximate cause, and the insurer was not liable.—*Rathman v. New Amsterdam Casualty Co.*, 152 N. W. 983.

—

**Sunstroke Clause
No Protection for Firemen**

An accident policy, which provides for payment of the principal sum in case of death from sunstroke due to external, violent, or accidental means, does not cover death of a fireman from sunstroke resulting from exposure and heat while in performance of his ordinary duties.—*Continental Casualty Co. v. Pittman*, 89 S. E. 716.

Insured was a railroad fireman and occupied a position on the sunny side of the engine-cab on a very hot day. He suffered from sunstroke and died on the same day. Jury verdict was for plaintiff mother, but Ga. S. C., on appeal, ruled that there was no evidence that the sunstroke was from "external, violent and accidental means." Texas decision (*Bryant v. Continental Casualty Co.*, 145 S. W. 636) cited by court.

—————

America is a fortunate country; she grows by the follies of our European nations.—Napoleon.

GENERAL

Single Tax—A Silly Scheme of Cracked Brains

The Ground Hog is a paper without advertisements and with a subscription price which may pay paper cost. It is a site-tax or single tax weekly. It may be supported by the voluntary contributions of cranks, of which every large country long at peace is full; but we suspect that some landless men of wealth support this propagandist sheet in the hope of escaping the tax-gatherer. Many years ago a Frenchman suggested a single tax on land as a cheap and wholly effective way of collecting taxes. Mill mentioned the idea, and Henry George elaborated it for the mental food of unthinking men. Great fortunes are made by land values gains but more money is lost by the decline in values or failure to advance. The gains in realty values of cities as a whole never exceed a low compound interest rate. An ordinary city dwelling lot in a new district must double in value and increase 20 percent besides in fifteen years to return the owner his investment plus savings bank interest, taxes and street improvements. And the single-taxer imagines the increase is "unearned increment."

Land-ownership is the basis of all stability of values and of government. It is the safety of widows, orphans and the aged. Placing all the taxes on land is designed and hoped to be confiscation, and in many cases the ownership would have to be abandoned. So far as possible the great burden of taxes would be shifted to house-rent-

ers and food consumers and the buyers of land-products. Temporary overbuilding would end in months of stagnation and unemployment. Farms and ranches would become wild wastes and food would be imported from sane countries to save idle millions from starvation.

All single-taxers should be medically examined and if not wholly and certainly harmless they should be sent to asylums and compelled to go to work.

Pertinent Questions

Questions sent out by the American Association of Credit Men include these:

Is your insurance equal to 80 percent of stock on hand? It should be.

If you have the coinsurance clause on your policies, do you know just what effect it has on your risk? Are you aware of the fact that in case of partial loss, you have to share your stipulated percentage and that the insurance company will not pay the full claim for damage unless you carry policies equal to or more than the stated percent mentioned in the coinsurance clause?

Are your inventories, etc., kept in a fireproof safe? The insurance companies are ready to be fair in adjusting a loss—but they must be shown.

Do you realize that your insurance policies are definite contracts, and that you are bound thereby?

Take these questions to your local agent and discuss them with him.

There are 90,000 farms in California.

MISCELLANEOUS

Insurance by State a Failure—

State fire insurance, tried in Wisconsin for many years, is a pronounced failure. The state fire fund is \$10,000 to the bad. The state life insurance venture is also a failure. The only state socialistic venture with a seeming success is the federal post-office—which has no competition.

Phelps Does Not Answer—

An Eastern paper having intimated that Commissioner Phelps of California was applying one reserve standard to the Casualty Co. of America and a more liberal one to other non-resident liability and compensation companies, we wrote a letter to that official, asking him to deny the innuendo. He has ignored our letter, and we therefore draw an inference not flattering to his accidentency.

Portland Company Does Not Answer—

The report of the internal troubles and unprofitable business of the Pacific States Fire prompted us to write a letter to this company which has no secretary. We called attention to the talk about the "firing" of the president and invited an answer denying or confirming the reports. We did not expect any answer and are not disappointed. Previous inquiries made of the little company had been ignored. We are forced to draw conclusions not flattering to the condition or future of the Pacific States Fire.

\$1 Per Bound Back Volume—

Two volumes (one year) in one cloth bound back numbers of the Coast Review for sale at \$2 per cloth-bound book. Four volumes between two covers, \$3. This is the last chance for students of Coast insurance to procure such a history of insurance events in this field for many years past. Happenings, court decisions, opinions, papers, statistics. Advertisements (or one month's) will be bound if requested. They are "news" and records. These Coast Reviews bound (there will be only a few) will be invaluable as a part of any insurance library. Binder may make special rates if

many years' books are ordered. Bright men will consider this offer and accept it if money is sober.

The Prices—

For William Sexton's unequalled book on Fire Insurance are now \$1.50 and \$2.00, according to binding. No Western adjuster or live special or brainy local can afford to be without a copy.

Idaho Leads Loss Procession—

The fire companies have lost money in Idaho in six of the past ten years. This is the worst record in the Pacific West. New Mexico ranks next, with five losing out of ten years.

Items—

When the great war broke out the writer predicted that it would last as long as the American civil war.

Lumber shipments in August from Oregon and Washington were 13,386,000 feet, against nearly five times as much before the European war.

Progress indeed! The gypsies now travel about the country in autos and trade autos as well as horses. But fire insurance men in the East still use the old policy form.

Bill Nye said he was disappointed in the insurance companies, but he had heard of one which issued the best policy. The name! Honesty. Honesty's the best policy.

Good Word for Insurance Papers and Books.—In the old days there were no text books on fire insurance, for there was little knowledge worthy of compilation. Today there are numerous books and journals, many of them edited by men skilled in the intricacies of the business, with ability to express their ideas clearly and succinctly. Insurance JOURNALS are now issued so frequently as properly to be classed as trade newspapers. And the pity of it is that young men entering the insurance business, with the avowed determination to make it their vocation, rarely avail themselves of these facilities for learning the business.—President Damon of the Springfield F. & M. Ins. Co.

**Fresno Fire
Department Motorized**

The California Raisin City is now fire-motorized, except house No. 1, which has two horse-drawn steamers. Engine No. 3 will protect the west side at all times.

Merger

The merger announced some time ago in the Coast Review, that of the old Williamsburg City (with new owners) with the United States Fire, both of New York City, has been confirmed by a 90 percent vote of the stockholders. The combination will appear in the Coast Review Chart with \$1,400,000 capital and assets of about \$6,000,000. The big mergee is represented on this Coast by the Associated Underwriters, W. W. Alverson, manager.

Incendiarism

Rudolph W. Schimmell of Minneapolis says incendiarism costs the United States 40 percent of the total fire loss. Rudolph, that was first said 40 years ago. You are not original. Rudolph also says the insurance companies pay yearly \$100,000,000 for incendiary losses. If so, they should be sent to prison.

Chemical Laboratory Fire

October 6. — The Siskiyou high school, built in 1894 at a cost of \$17,000, was destroyed by a night fire starting in the chemical laboratory. Insured.

British and Colonial shipping is over 11,300 in number and over 21,000,000 in tonnage. The United States ranks next, with over 2,500

ships and over 8,500,000 in tons. Germany is third, with nearly 2,200 ships and 4,700,000 tonnage. Norway is next and then France.

Reservoir Dynamited

Lakeport, Cal., Oct. 5.—The Adams Springs reservoir was dynamited, probably by an I. W. W. today. The Springs owner offers \$1,000 reward for the arrest of the miscreant.

A Noble Calling

The writer of a prize essay, J. H. Timberlake of the Germania Life, says life insurance soliciting is "a noble calling." It ought to be, but whether it is depends on the average character and conduct of the men who are "called."

**Automobile Lunch Litter
Cause of Forest Fires**

Redwood, City, Cal., Oct. 2. — Because of the forest fires in this county this summer, devastating hundreds of acres of wooded land, an ordinance was passed by the supervisors today. It prohibits the throwing of paper, lunch boxes and other waste matter on the county highways. It was pointed out that carelessness of this sort was responsible for some of the fires.

Damaged

Untimely showers damaged the Fresno, Cal., raisin crop 25 percent.

Time to Kill?

The Blue Goose is fat, sassy, and ten years old.

Towns with many worn-painted and unpainted buildings are not prosperous.

The Budget and the San Francisco Fire Department

4 Commissioners at \$1,200 each . . .	\$4,800
Secretary	2,400
Physician	1,800
1 Stenographer	1,800
1 Stenographer	1,200
1 Chief Engineer	5,000
First Assistant Chief	3,600
Second Assistant Chief	3,000
11 Battalion Chiefs at \$2,700 each . . .	29,700
13 Operators at \$1,500 each	19,500
48 Engine Companies	801,250
2 Relief Companies	8,040
12 Chemical Engine Companies	77,400
13 Truck Companies	229,150
2 Fire Boats	76,110
3 Monitors	4,320
2 Water Towers	12,900
	<hr/>
	\$1,281,970

Corporation Yard—

1 Superintendent of Engines	\$ 2,700
1 Clerk and Commissary	1,800
1 Night Watchman	1,200
4 Watchmen at \$1,200 each	4,800
3 Draymen at \$1,200 each	3,600
10 Machinists at \$4.50 per day	14,084
1 Foreman of Wagon and Carriage Shop at \$5.50 per day	1,722
5 Blacksmiths at \$4.50 per day	7,042
5 Blacksmith's Helpers at \$3.75 per day	5,869
1 Woodworker at \$4.50 per day	1,408
1 Pattern Maker at \$5.25 per day	1,643
1 Brass Finisher at \$4.50 per day	1,408
2 Boilermakers at \$4.50 per day	2,817
2 Boilermakers' Helpers at \$3.25 per day	2,047
1 Steam Fitter at \$6 per day	1,878
1 Foreman Painter at \$5 per day	1,565
3 Carriage Painters at \$4.50 per day	4,225
1 Foreman Harness Maker at \$5 per day	1,565
3 Harness Makers at \$4.25 per day	3,990
4 Horse Shoers at \$5 per day	6,260
1 Superintendent of Stables	1,860
1 Veterinarian	1,200
8 Hostlers at \$1,200 each	9,600
1 Draftsman	1,500
1 General Foreman	1,800
	<hr/>
	\$87,583

Auxiliary Fire Protection—

Pumping Stations Nos. 1 and 2—

2 Chief Engineers at \$2,100 each . . .	\$ 4,200
5 Assistant Engineers at \$1,500 each . . .	7,500
7 Fireman at \$1,200 each	8,400
Relief Engineer	437
Relief Firemen	350
	<hr/>
	\$20,887

Distributing System—

1 Superintendent	\$ 2,400
1 Foreman Gateman	1,500
5 Gatemen at \$1,200 each	6,000
3 Laborers at \$3 per day	2,817
1 Caulker at \$4.50 per day	1,408
1 Keeper, Twin Peaks and Ashbury Reservoirs	1,440
7 Hydrantmen at \$1,200 each	8,400
	<hr/>
	\$ 23,965

Fire Department Maintenance	140,000
For Purchase of Motor Apparatus	100,000

Equipment for Distributing System—

3 Autos at \$440 each	\$ 1,320
1 Gas Engine Pump	165
Improvement of Ashbury Tank	1,200
	<hr/>
	\$2,685

Total Fire Department \$1,657,090

The population of San Francisco is estimated at 500,000. The cost of the fire protection, not including water, averages not less than \$3.30 per capita.

Lloyds of London received \$625 premium for a \$25,000 guarantee that rain would not fall in San Francisco on September 30. While they lost, it was a good underwriting bet.

The Royal Arcanum order increases its rates in December. The ice-pack is applied to the older members.

An archæologist, just returned from the seats of ancient Mayan civilization, says that 40 percent of the hieroglyphics have been deciphered. It has been discovered that a numeral corresponding to the zero was used 3,000 years ago. I will wager that the first users of the 00's were insurance men.

Ultimate Confiscation

The U. S. government proposes to invade a state privilege and impose a high tax on inheritances, running up to 10 percent. The tendency of all modern legislation seems inspired by socialism. It is "soak it" to capital.

The Roman empire, soon after the beginning of its perceptible decline, laid a heavy tax on inheritances. The ill effects were immediate. The tax was a destruction of active capital, and the industrial activities were seriously diminished. It occurred to somebody that in the course of a few years the empire's government would consume much of the capital of the known world and bring all business to a standstill. The inheritance law was then repealed.

The proposed tax to be levied by Washington, to meet a threatened big deficit, will, if so long continued in force, cut a \$10,000,000 estate in two in 100 years, or at least the government would devour one-half. In that period, assuming an average longevity of 20 years per inheritor, the government would collect and dissipate \$5,000,000 working capital.

If the average inheritance tax be 8 percent, the destroyed capital would be little less proportionally and the total destruction, it is estimated, would be \$72,000,000 yearly, much of which would be taken out of the industries and mercantile enterprises of the country.

People who boast of the rapid growth of their town never think of the fact that their fire department does not keep pace.

Unfair Fire Insurance Legislation Near Confiscation

Law makers have sought to regulate and, in some cases, to actually control, even to the point of confiscation, the operations of the companies. This has produced serious situations, threatening at times to destroy the credit of many business men. Most of these attacks have been founded upon nothing more than ignorance, prejudice, and misinformation. Regulation along proper lines is as acceptable to the companies as it is to the public they serve, but it must be brought about by intelligent action and with a desire to protect the interests of the public and safeguard the capital invested.

In the last analysis, fire insurance enters into almost every business transaction. A merchant who fails to protect his stock against fire damage has practically no credit. Commodities offered as collateral to bank loans are not acceptable unless insured against fire.

Instead of badgering the fire insurance companies, the law makers might better turn their attention to the enactment and enforcement of proper laws and ordinances for the purpose of safeguarding life and property against the ravages of fire.—President Meek of Nat. Fire Protection Assn.

The two-platoon system does not bring lower insurance rates, as it does not improve the fire protection. It usually lessens the fire protection and increases the rates.

Under a New York law passed in 1788 a patriotic demonstration announced for Sunday was stopped.

**Local Agents Responsible
For Loss by Failure
To Cancel as Ordered**

The supreme court of Washington recently affirmed a decision of the lower court which held the plaintiff company's agents liable for a loss paid under a policy which they had been ordered to cancel but had failed to do so. They acknowledged the order to cancel and said they would do so. Within two weeks the insured property was burned. Jury brought in a verdict against the insurer for the insured.

Defendants were C. E. and R. L. Dickinson, partners as C. E. Dickinson. The agents said they immediately mailed cancellations, but all three addressees testified that none was ever received. In notifying the company of the loss they said nothing about their being no liability. — National Union Fire against Dickinson et al. 159 P. R. 125.

**The Independent Order
Of Foresters**

This Canadian order is operating in Great Britain. Therefore it is under the piercing eye of our Belfast contemporary. The deficiency of over £4,000,000, which was treated as "policy loans," though the policies of the society make no provision for policy loans. Clever little trick.

Our contemporary finds that over a tenth of this liability was written off in the next year, doubtless by the loss caused by withdrawal. It is difficult to see how the process of disintegration can be arrested."

In four years the policies in force fell from 257,267 to 200,875, and the

insurance in force from £54,411,851 down to £40,331,156. And the claims have increased. The Insurance and Financial Gazette does good work.

"Devil Take the Hindmost"

This is a phrase hundreds of years old. It originated in a Spanish college run of students across a dark cavern on commencement day. The devil caught the soul of the hindmost.

Examinations

The New York state ins. dept. reports of examinations are thorough and interesting. They begin with "History," follow with "Financial Statement," give particulars of "Assets" and "Liabilities" and end with "Conclusion."

Life companies are lending heavily on South Carolina bonds and mortgages, notwithstanding the retirement from that state of the better class fire insurers.

Advertising is nothing more than salesmanship, and any man that can write an intelligent letter about his product can write an advertisement that will sell his product.

Mrs. Finnegan (to Mike, who has just come home) — Phawt's all the noise below? Did I hear some wan shout "Foire?"

Finnegan — Ye did; but make yer-silf aisy. The foire's in Widdy Malones' tinimen on the first flure, an' there's six flures bechune it an' us.— Boston Transcript,

Among Fidelity Mutual leaders is C. C. Letts of Palo Alto, Cal.

SEPTEMBER CONVENTIONS**American Life**

The American Life Convention, its annual meeting was held in St. Louis, with about a hundred delegates representing nearly 90 companies. Reduction of first year expenses was earnestly discussed. Elimination of advances to agents was favored.

National Mutuals

The National Association of Mutual Insurance Companies held its ninth annual meeting in Reading, Pa., with 350 or more delegates present.

Casualty and Surety

The annual convention of the International Association of Casualty and Surety Underwriters was held in White Sulphur Springs, West Va. The president in his address said the casualty business in thirteen years has not paid an underwriting profit of one percent. In the past five years there had been a loss of nearly one percent. Does this explain the fact of much claim-resisting by some of the companies?

Western Union

At the annual meeting, September 20, of the Western Union of Fire Underwriters at Hartford the president, P. D. McGregor, renewed his warning against the tendency to reduce rates. Many formerly preferred risks, he said, are now unprofitable. If dwelling rates, always low, are further reduced the local agents' commission will be too small to induce him to properly inspect and actively solicit such business.

Life Underwriters

The president of the National Association of Life Underwriters, at the twenty-seventh annual convention at Pittsburg, E. A. Wood, urged the employment of a traveling representative who will give his whole time to the job. He also favored the incorporation of the association. The new twenty-one aids have done much in promoting association work. The banquet was an original affair. The banquet-hall was first a representation of the conditions of 1816, lighted by candles. Father Time came on the scene and turned on the electric lights, and then the scene was candleless.

Commissioners' Convention

The National Convention of Insurance Commissioners met in Richmond, Va., where oysters are specially good at this season. The presiding official was Commissioner Burton Mansfield of Connecticut. He favored the elimination of many state reports and the substitution of a single report; more uniformity of laws and of examination methods and requirements. Competent supervision, he said, assures solvency, obedience to law, and the discouragement of foolish and unfair legislation; and does not undertake to manage the companies' affairs.

Luncheon to President Russell

John Newton Russell, of the Pacific Mutual Life, the newly elected president of the Life Underwriters' Association, wired the Life Underwriters' Association of San Francisco that he would be glad to discuss association affairs with the members on September 28. The San Francisco men thereupon arranged for an informal noon luncheon to be tendered the new national official at 12:30 of that day. There was a good and enthusiastic attendance. Mr. Russell's talk was unusually interesting.

A Portland, Ore., man has invented a buoy life preserver. The buoy is shaped like a top and the model used in the experiments is nine feet high and 12 feet in diameter. It is constructed of 14-gauge steel and weighs 2,000 pounds, being equipped with a telescope anchor 15 feet long. The equipment of the buoy includes water and provisions and also rockets with which to attract passing vessels. The buoy, it is said, can be loaded in three minutes and, unlike a boat, there is no danger of its capsizing when launched. In case there is no time for launching it can be left on the deck of the sinking vessel and will take the water when the vessel sinks.

Bear in mind the fact that every home, and especially every privately-owned garage should be equipped with a hand fire extinguisher and an electric pocket flash light. Fire Facts.

Automobile

Automobile licenses (plates) are reciprocal in California, Idaho, Montana, Wyoming, Arizona, six months. Colorado and Washington, ninety days. New Mexico, sixty days. Oregon, Nevada, and Utah, thirty days. States not reciprocal know just how few days visitors care to stay.

An automobile in which two Washington politicians were riding caught fire. The flames burst through the hood of the machine and an explosion followed, which lifted Mr. Hodge and his companion, Mike Hally, from their seats. The car was on a down grade near Pomeroy and when the explosion occurred it left the road and shot into a field of grain, dropping fire as it went. Fifty acres of grain owned by S. H. Schaaf were burned. The car is a total loss.

Marine Insurance After the War

Marine underwriters in London recently adopted resolutions presenting what they believe should be the attitude of the United Kingdom, after the war, toward present enemy companies, as to marine insurance. These resolutions were submitted to the British government. They declare that no company or person having an enemy origin, interest or nationality should be permitted to transact marine insurance or reinsurance in the United Kingdom directly or indirectly; that no British company or citizen is to place marine insurance with such company or person anywhere; and it is recommended that such disabilities be imposed throughout the British empire and in the Allies' countries.

California has two proposed wine, beer and spirits prohibition amendments to be passed on by the electorate next month. If either becomes law, the destruction of values will be enormous and moral hazards will be largely increased.

Compensation. — Reversing decisions of state courts in Kentucky and other states, a federal court recently held that juries should be instructed that in awarding damages under the federal employers' liability law that "fair cash value" of the damages suf-

fered by beneficiaries of employees injured or killed should be awarded, rather than a sum equal to the full amount of money the beneficiaries would have received during the period of dependency.

A Tuberculosis Cure Experiment

The Metropolitan Life Insurance Co. will spend \$100,000 in the next three years in an experiment to see whether the dread disease, tuberculosis, cannot be wiped out. Yellow fever is practically unknown in the United States today. It is believed by men who know that the day will come when the same can be said of tuberculosis.

In the hope of bringing about this end, the Metropolitan Life, in cooperation with the National Association for the Study and Prevention of Tuberculosis, will try and find a town of about five thousand population, preferably in New York or Massachusetts, in which the above mentioned experiment can be tried. In this experiment it is planned to examine every individual in the town to ascertain whether he has tuberculosis or not. All cases of tuberculosis found will be most carefully cared for in the hope of curing them and everything will be done in the community to prevent others from being infected. It is claimed that such methods have made tuberculosis disappear in Victoria in Australia.

A Little Knowledge Is Worse Than None. An owner of a building was informed that if due regard were paid to fire prevention rules in constructing a new building, the saving in insurance premium would more than offset the extra expense. He was paying a fire rate of \$1.60, which he found could be considerably reduced in rebuilding. In his new building process he went to the limit in taking every precaution according to the building regulations. His advisers, however, failed to say anything about occupancy, and when the building was finished he sought the best-paying tenants to be had. The first was a garage, the next a Chinese laundry and the third a Greek restaurant. Finally the insurance rater came along, and fixed his fire rate at \$4.29!—The Trident.

ONE THING AND ANOTHER

“The dearest spot on earth is home.” That’s the reason so many people are living in two-and three-room apartments and taking their meals in cafeterias.

* * *

Vote for prosperity, as you understand the men and measures. Vote against cranks and crank measures. Vote for men who won’t hurt business—your business. And never forget that “politics is business.”

* * *

In ancient times war seemed “designed” to prevent in-breeding. In modern times war seems “designed” to prevent over-breeding.

* * *

A single-tax paper howls: “This rich man bought a city lot fifty years ago for \$2,000. Today it is worth \$300,000.” The paper wants us to believe that the difference is clear profit created by the suffering poor. The vacant lot is not worth \$300,000 because it will not sell for it. But in these fifty years the rich owner has paid, besides the first cost, for taxes and for street improvements, and has lost in interest on all payments, a grand total of \$200,000. If his estate can sell for \$75,000 or \$100,000 more it is one of the few lucky investments which persuade capital to risk itself in city property and city taxes and street improvements.

* * *

At Santa Cruz, Cal., E. R. Smith, a “sulphur - burning expert,” testified that burning sulphur when not closely confined does not give out a strong heat and does not flame. Col. Jos. R. Scott from Texas, who has “seen sulphur burn” and is therefore himself a “sulphur - burning expert,” held contrary views.

* * *

In our Civil War the national government quickly shipped on a little stern-wheel river boat in the West a thousand soldiers a thousand miles. Today any populous European country, if at peace with the rest of the world, could easily ship 200,000 armed soldiers on 20 modern swift passenger ships to Mexico, and more soldiers and equip-

ment later; and invade this country with a half million veterans if our government objected. Japan could take possession of Alaska without effort, and quickly land 100,000 trained soldiers in California, to live on the country, and levy tribute on its chief cities and towns, and it would require two years for the nation to drive them and their reinforcements out of the state. Such invasions are highly improbable but possible. This rich and lawful nation, supine and peace-loving, is the greatest prize ever tempting military power. The cotton “black belt” of the South would give industrial control of the world to the European nation capturing it. We will not be permitted to retain what we will not or cannot defend.

* * *

It is said that “colds” attack the weakest parts. This certainly explains why so many people have “a ‘cold’ in the head.”

* * *

A careless chauffeur in attempting to drive his car over the tracks of a railroad was struck by a train, the car smashed to pieces and the party thrown out and more or less injured. After they had been picked up and placed in a comfortable position Abie Cohen came along and inquired the cause of the trouble. Being advised that their car had been struck by a train, Abie asked if the company’s claim adjuster had arrived to effect a settlement. When he was told that the adjuster had not reached the scene of trouble his countenance took on a pleasant smile and he said: “Vell, den mof up und make room for me.” Argonaut.

* * *

Now that the poor farmer has a chance to make money on his wheat and meat, it is proposed by hare-brained people to put an embargo on foodstuffs.

* * *

The man with a grouch never succeeds. Tell him!

* * *

Efficiency is one thing and the advertised brand may be quite another.

FIRE INSURANCE

American Fire Underwriting Record In 1914

- 29 States and Territories With Underwriting Loss
 - 2 Broke Even
- 21 Gave an Underwriting Profit
- 52 Average 102 Percent of Earned Premiums Spent for Fire Claims, Commissions, Expenses and Special Taxes

In 1915

- 20 States and Territories With Underwriting Loss
 - 3 Broke Even
- 29 Gave an Underwriting Profit
- 52 Average 95.4 Percent of Earned Premiums Spent for Fire Claims, Commissions, Expenses and Special Taxes

In the foregoing the 52 includes Canada. We compile this information from the Argus Comparative Charts.

Steep Roof Responsible For a Church Loss

The other day fire broke out in the planing mill of Kennedy & Horton, Livermore, Cal., and was destroyed by fire. This big blaze, costing several thousand dollars, did not set fire to other buildings, as reported in the papers.

But it did set fire to dry grass, and the wind carried the burning grass aloft to buildings some 500 feet away and fired their shingled roofs.

Now note these facts.

The parsonage or ecclesiastical home had a roof with a small pitch. Volunteer firemen had a foot-hold on this roof and were able to extinguish the blaze and save the building.

About 65 feet further on was St. Michael's church, a large frame building with a shingled roof, which had a pitch of about 45 degrees or more. Blazing grass fell on this roof and set fire to the shingles. Men tried to reach the blaze with ladders but were unable to climb or move about on the steep high roof, with eaves perhaps thirty

feet from the ground. The pinnacle of the church steeple was 100 feet from the ground, and it "made a fine fire."

The church burned because the roof was too steep for footing.

Church rates are based on church loss experience but they (and other risks) do not include an additional rating for extra steepness of roof without special footings or railings for fire-fighters.

16 Percent Uncollected

Of the \$370,167,572 fire and marine and inland premiums written by American and foreign fire and fire-marine companies last year, as reported to the New York state insurance department, \$59,177,929 was the amount uncollected on January 1, 1916.

Proposed Two Platoons in San Francisco Fire Department

The two-platoon fire department, to be voted on in November, has the backing of the political Scannel Club, Inc. This club was behind, if not the instigator, of the attempt to oust the efficient fire chief, Thomas Murphy. The two-platoon system will increase the number of firemen, but will reduce (by about twelve) the number of fire-houses. If adopted, politics will probably be introduced into the department, later. The cost of maintaining the fire department will be increased — or its efficiency will be decreased. And insurance rates may be increased.

The shifts are to be one of ten hours from 8 a. m. to 6 p. m. and one of fourteen hours from 6 p. m. to 8 a. m. These shifts are to alternate.

The proposed amendment provides for the installation of two platoons of firemen without any increase in men or taxes, on January 1, 1919, when the department will have been wholly motorized.

The Phoenix Assurance will occupy the north half of the new building at 224 Sansome street, and part of the second floor. Curtis & Bailey will occupy the south half.

COMMISSIONS AND BROKERAGES NOW 22.2

The percentages of commissions and brokerages to American fire premiums, as reported to the New York state insurance department, are more than interesting. They signify a tendency to increase business cost which must materially affect the future of fire underwriting. Perhaps this tendency is leading toward state insurance. It is a part of the growing cost of living, and may be a result as well as a cause.

The figures which we have compiled are those of companies doing a fire business only—of companies which do not write transportation or inland marine business.

The New York companies wrote, last year, \$19,292,656 fire premiums and paid \$4,489,869 commissions. This was an average ratio of 23.5. "Commissions," let it be understood, include "brokerages."

Other American companies wrote \$57,070,618 fire premiums and paid \$12,714,772 commissions. This was a ratio of 22.3.

All American companies wrote \$76,363,274 fire premiums and paid \$17,204,641 commissions. This was a ratio of 22.5.

Foreign companies wrote \$71,292,507 fire premiums and paid \$18,945,879 commissions. This was a ratio of 26.5.

The figures of the foreign companies include those of reinsurance companies, whose commissions average 30.2 percent of the premiums, because they must include a contribution for general expenses.

The grand totals are \$147,655,781 fire premiums and \$36,150,520 commissions. This is a ratio of 24.4.

But as these totals include the figures of professional reinsurers, the average of 24.4 does not give the actual net commission expenditure. Deducting the figures of the reinsurers, which, while true are misleading, the foreign companies are found to have paid 21.4 percent of the fire premiums for commissions.

The grand totals become as follows, for the companies not professionally reinsurers: Fire premiums, \$106,269,898; commissions, \$23,616,247. This new compilation yields an average commission of 22.2 percent, against 16 percent a quarter century ago. Our figures, we should add, include among commissions the small amounts paid as contribution to agency expenses.

The advance in commissions in a quarter-century has been about 40 percent. This is not more than the general advance in the cost of living.

But the great world competition—the struggle to pay debts and to live—which will follow fast on the declarations of peace, will ignore all present conditions.

☞ The above compilation appears in no other insurance journal.

SENTIMENTS OF SINNICUS

Before "the fire" of course, there was a tannery loss. Water was scarce and the tannery seemed doomed. But the firefighters found a vat filled with tanning liquid. They extinguished the fire with this liquid, and the insurance loss was thereby restricted to a small sum. The tanning liquid was not insured. As this liquid had put out the fire, the companies interested agreed to pay pro rata its value—all except the German of Freeport. That company declined to pay its small pro rata.

An Illinois special agent for the Freeport company told me that its farm losses were unusually heavy one year, and all its special agents received peremptory orders to "cut all farm claims in two." This respite enabled the company to come to California and accumulate several million dollars claims which were never paid. The Coast Review never solicited a card from this company. But this is ancient history.

At the time of the fire in the Lipman, Wolfe & Co. in Portland, in 1903, Sam H. Davis and other employees threw large quantities of water over the goods, on counters and elsewhere, by order of one of the proprietors. So Sam testified at two trials, and he fortified his testimony with other evidence, as I am informed. Sprinkling-pots were used, and some of the water was not clean. This extra damage was for the purpose of collecting more insurance money, and the trick was successful. Very naturally, for water damage is common when there is a fire in a city; and the adjusters could not tell the difference between engine-water and that thrown by the employees and others.

Davis said he had made an agreement with the thirty-one companies which had paid the loss, whereby for information given them he was to receive a stipulated compensation. He was paid something by somebody, I am told; but he was dissatisfied, and began suit against the companies which had recovered money from the insured.

His first suit won a verdict for \$600. An appeal was taken, and that suit was at last accounts still pending.

Davis brought another suit, against another of the thirty-odd companies. As stated in the August Coast Review, he lost. A non-suit was introduced, on the ground that a man cannot at any time recover money for his own admitted dishonesty. United States Circuit Judge Morrow agreed and the case was dismissed.

This ruling, of course, ends the affair. Everybody will take his medicine and forget it. But the offending firm will have no hardship in procuring all insurance required. In justification, it is urged that the chief offender is not now a member of the firm.

When Davis's suit was brought, unexpectedly, the "cat was out of the bag," and the insured, who had paid back to the companies a large sum of money, brought suit for its recovery, saying they had made "restitution" only to prevent damaging publicity. But I now hear that this unclean suit will not be pressed.

Much of the hostile legislation against insurance has been due to unpleasant experiences with solicitors who lie, and with adjusters who browbeat—who try to make a salvage when there is no salvage—who pretend to knowledge by always offering less than claimed. The adjuster who makes a sharp settlement, and the manager who encourages and rewards him for it—they are responsible for valued policy and anti-compact legislation. The lying life solicitor, and the manager who prefers him—they are responsible for restrictive life insurance legislation and for public distrust.

The special agent who does not receive and read a good insurance journal can not fully protect his company's interests.

The local agent who does not receive and read a good insurance journal can not properly protect the interests of his patrons and companies.

Co-insurance the Correct Principle in Fire as in Marine Insurance

In reply to a request for his views on co-insurance, from a different viewpoint, a well known San Francisco manager wrote as follows:

Your letter of the 7th asking for my "personal angle of vision" on the question of co-insurance duly received.

Your remark that one could write a library on the subject and that the literature is prolific to a considerable extent closes the door on me, as nothing new on the subject remains to be said.

Your object, I take it, is educational and that being settled I venture to suggest something fundamental that I have not seen in print heretofore.

Co-insurance is, in my opinion, the correct principle from any standpoint.

Insurance grew out of commerce and when in the dim past some merchant lost an argosy the need for it presented itself. Marine insurance is, therefore, the father of all insurance; and as it developed, the principle of average developed with it. Out of that grew the marine practice that all interests afloat were equally or rather proportionately concerned in preservation and proportionate sufferers from loss.

It is recognized the world over in marine insurance, and—except as to the United States and Canada and possibly a few other countries—the same principle obtains in fire insurance. The underwriter, for a premium, carries all or a portion of the risk and in case of loss bears, according to circumstances, all or a portion of the loss. The inevitable effect is reduction of cost.

In our country the underwriter assumes the whole loss within the limits of the policy, and it frequently happens that his policy pays its face when the property is only partially destroyed. This is not average—and co-insurance was devised to cure this condition and a voluntary reduction given as an incentive. If the underwriter is paid for all of the risk he should and does pay all of the loss. If the underwriter is paid for half the risk he should be called

upon for half the loss. At present he frequently pays it all.

There is the idea—go as far as you like with it.

Oakland Chief Talks to School Children

The fire chief of Oakland, Cal., visits the city schools and addresses the children on fire prevention and fire dangers. He then invites the children to visit an engine-house on Saturdays. They are given instructions in the turning in of an alarm. Of course the children tell their parents what they are told, of the danger of rubbish and loose matches, and of the way to turn in an alarm.

Anti-Underwriters Fight Is Weak

About one-third of the American fire companies are classed as "anti-underwriters." About one-fourth of these may be classed as "large." Four or five have subsidiary companies. One has under consideration the proposed organization of two underwriters' agencies. One-half of the eighty "antis" do a limited local business only. The showing of the opposition is poor. The effects of the "fight" and the premiums "thrown" to companies without "underwriters" appear to be nominal.

Looking over our Business by Agencies, in the August book, the thoughtful reader will recall these facts: The business of 1915 was often bad; the average office loss ratio is in an inverse ratio to that of the San Francisco premiums; and that offices writing largely of special classes of risks or in profitable or unprofitable territory had exceptionally bad or good loss experience, last year or in the past three years.

The Caledonian Ins. Co. now has \$21,686,030 assets, of which the life and annuity department is credited with \$18,476,430. This leaves \$3,209,600 free assets for general business. Of this amount, \$2,284,738 is in the possession of the United States department. Underwriting profits were made last year.

It is remarked that the pigs in the Northwest are mostly blind.

LIVERPOOL & LONDON & GLOBE

The home office report of this great and conservative company gives the usual large and impressive totals.

The gross assets are \$72,379,260 and the gross income in 1915 was \$27,826,555. The funds of the life and annuity department at the beginning of the year were \$24,440,925. This leaves \$47,938,335 assets in the general account, for the care of fire, marine and other business.

The subscribed capital of this old Liverpool company is \$15,000,000. The paid up part is \$1,327,725, leaving the large balance in the form of guaranteed and subscribed.

The premium income exclusive of the life department was \$24,736,445. Claims paid were \$13,480,515, which is a favorable loss ratio of less than 54 percent.

The surplus as regards policyholders is more than \$30,000,000.

In the United States the Liverpool & London & Globe has over \$14,800,000 assets and about \$8,500,000 surplus. These large American resources have the fixed and residential character of any American company's, and are equally secure for the protection of American claimants. The United States department has an annual premium income of about \$9,000,000. This is a splendid business, built up by years of fair dealings with policyholders.

The Pacific Coast department, organized in San Francisco in 1852, has given this company the prestige of an old and large local institution. Conflagration losses have always been met promptly and in full, and the company has been looked upon as a model of security, conservatism, and good practices.

Under Manager Fabj and Assistant Manager Anderson, the Coast business has been prosecuted along the usual conservative lines and with even more than the usual underwriting profits.

Nathaniel Foster, aged 87, a veteran marine underwriter, died in Vermont late in September. He is spoken of as a man of high principles who did an enormous and profitable business at a time when there were no tariffs.

Co-insurance Defined by Court

Co-insurance is a relative division of risk between the insurer and the insured, dependent upon the relative amount of policy and the actual value of property, and taking effect only when the actual loss is partial and less than the amount of the policy; the insurer being liable to the extent of the policy for a loss equal to or in excess of that amount.

Under a policy of ordinary or "straight" insurance, the value of the property is not important, if not less than the amount of the insurance, since, if the loss is total and the value of the property equals or exceeds the amount of insurance, the insurer is liable for the full amount of the policy, and in case of partial loss is liable for the amount of the loss.—*Buse v. National Ben Franklin Ins. Co.*, 160 N. Y. S. 566.

Acknowledged

The Illinois Insurance Directory, by Rough Notes Co., is a model without being a small copy. The paper and the print are good, and the contents are so comprehensive as to make this annual indispensable to Illinois insurance men who are not asleep at the switch. Illinois is some state sure, for there are 576 pages in this directory of foremost folk, fire-foreninsting and law lore.

A Comparative View of Rating Schedules. By Gayle T. Forbush, S. B., general agent of the Royal Exchange Assurance. Price 25 cents. By the Insurance Library Association of Boston.

President Adolph Meyer of the Indiana Association of Insurance Agents says the insurance agents of Indiana have come to the conclusion that the remedy of their troubles lies in their own hands. It is an illuminating experience and there is not a man who has caught the inspiration but is more or less delighted with the thought. Mephisto in Faust said something to the effect that "when you have learned self reliance you have learned to live." That truth applies to organizations as well as individuals. Fortune goes to those who have best solved the problem of cooperation.

FIRE AND MARINE INSURANCE

Unearned Premiums

Of the liabilities of fire and fire-marine companies in the United States, \$331,191,461 (a decline of \$787,291) is the sum for unearned premiums, a sum near to the total premium income.

Mountain Out of a Molehill

The Oakland "mountain," it transpires, is nothing less nor more than the gasoline-benzine-lucene clause in the standard policy. Alarming! The clause has been there many years and no company has yet refused to pay a loss because madam cleaned her gloves in the house with a thimbleful of essence. But Lo Rentz, expert, fears that the companies may do so, and decline to pay because madam keeps a gill of corked lucene in her closet upon the top shelf, and rubs it on her gloves or shoes on the insured premises. Or words to a similar effect.

To prove his assertion that half the policies are incorrectly drawn and invalid, this expert appeared before a chamber meeting. A local agent read a sample of the expert's work, a form as prepared by him, on a jewelry stock.

"You have insured everything under the sun in this policy," shouted the agent. "And most of them the jeweler has not got in his place."

"Yes—I will admit that the policyholder is insured for more things than he has," said Lo Rentz. "But that makes no difference. Your objection seems to be not that he has protection, but that he has too much protection. But, as a matter of fact, that is a printed form and the insured is supposed to cross out what he does not want. This policyholder crossed out nothing."

"But why use all these forms?" demanded the agent.

"Because if you did not, the insured would not think he was getting insurance," said Lo Rentz.

"Then all these lists are a lot of bunk."

"I would not put it as strongly as that," said Lo Rentz. "These lists have been de-

manded because of the activities of some adjusters."

"Well, you say a lot of policies are invalid and have quoted a lot of technicalities to us. Have you ever heard of an insurance company taking a case to court on a technicality?"

"No, they do not work that way," said Lo Rentz. "The adjuster comes around and tells the policyholder his policy is not right, and then they compromise, and the company pays what it wants to. It is this that makes it necessary to have a policy legal. It only involves changing a few words and is perfectly simple."

Truly, all this is bunk.

Marine and Inland Marine Leaders

The Insurance Company of North America of Philadelphia leads in marine premium income in the United States, with \$5,232,184. It made the largest gain in 1915.

A solely marine company ranks next.

The Fireman's Fund of San Francisco ranks second in gain, second among the fire-marine companies and third among both ocean and inland companies.

The St. Paul F. & M. ranks third among fire-marine companies in marine and inland premium income.

The Etna ranks fourth among fire-marine companies in marine and inland premium income.

Fresno, Cal., agents of Board companies recently violated some Board regulations and were fined \$35 each.

Some of the local agents in Illinois have had a man call on them recently, giving the name of George C. Morgan. He represents himself as special agent for a fire insurance company, looks over the registers, talks with the agent about inspecting some risks, and then requests the agent to endorse a draft on his company for expenses.

Spokane, Wash., Sept. 22. — Fire in the Dempsey hotel today caused the death of one guest and a small property loss.

DEVELOPMENT OF AUTOMOBILE INSURANCE

From a Paper by Chas. R. Stone, Read at the 40th Annual Meeting of the Fire Underwriters' Association of the Pacific

Copyrighted. Published by Permission of the Association

Automobile insurance, although not the oldest form of underwriting, is rapidly becoming standardized and placed more on a basis of indemnification from the knowledge of experience. As we look back over the period of ten years, when automobiles were first looked upon as a possible risk which could be underwritten at a profit, we can see many changes, not only in the risk, but also the method of coverage.

The growth of the automobile industry during the last ten years has exceeded that of any other industry for a like period in the history of the world, and, with approximately 2½ million automobiles, representing a value of over two billions dollars, a natural demand has been created for protection of the investment, and it is of little wonder that a large majority of insurance companies have taken up the underwriting of automobile hazards.

Automobiles have come to be a material factor in insurance, and, at the same time, present many perplexing underwriting problems. The owner of a motor car can now protect himself against practically all financial losses incident to the ownership and operation of his car, with the exception of wear and tear and deterioration.

* * *

The Policy

The present automobile policy, as adopted by the majority of the companies operating on this Coast, has gone through many changes, and I believe there is still room for improvement and revision of the language used. The very nature of the risk makes a special form of policy necessary. The subject of insurance being a movable object, the insurance contract should be framed to protect the object in any location, and the language of the policy so explicit that all doubt may be expelled from the minds of the insured and insurers as to the extent of the contemplated cover. As automobiles move constantly from place to place, to cover successfully a floater policy form was necessary. Therefore, the marine departments were the first called upon to look after this branch, and, naturally, a marine contract resulted. However, as time went on it was found necessary to consider certain fire conditions which are governed by fire underwriting principles, and gradually the policy has been remodeled until now we have a semi fire and marine contract. Up to this time there has been little litigation under automobile policies and, for that reason, it is difficult to determine precisely what many of the policy conditions mean. Neither the fire nor marine insurance law will exactly apply to this particular combination, and, until the business is some years older and more cases are decided, no well defined theory of automobile insurance law can be formed. It is to be hoped that test cases will be good enough and sufficiently representative so that there will not be the same inconsistencies as exist in fire insurance law, and that well defined principles can be established which will be both logical and fair.

The theft portion, which is proving a great loss payer, is very wide in its scope, not only making good for equipment stolen but also damage

inflicted (to the face of the policy) by thieves who deliberately steal a car for a joy ride or to sell, and very often requires the payment of a total loss by the company. Some companies interpret the wording of this portion to mean practically the underwriting of automobile dealers' business, reimbursing them when a buyer makes away with the car or leaves the state without completing his contract. I know of an instance where a stranger walked into one of the stores of a very large automobile dealer in California, looked over the various models displayed, selected one, gave a check on a bank in Tennessee as first payment, and his note for the balance, and was then allowed to take the car away. In due course the check was returned marked "no funds," and as the man could not be located the dealer made claim under the theft portion of his automobile policy and collected a total loss from the company, including the amount of the check. Such cases are becoming more frequent and the dealer less careful in the selection of his time sales, and I believe the policy should be made to either specifically include or exclude this particular condition.

* * *

Moral Hazard

In all probability the greatest problem for the automobile underwriter's consideration is the moral hazard, which, although hidden, is more or less present in most automobile risks and prone to appear when least expected. Unlike property of a stationary character, such as a building, the motor car suffers a depreciation in commercial value immediately after it is used by a purchaser, and when a machine is insured against damage by fire or collision, and a claim arises, the insuring company is called upon to pay on the cost basis of new parts and equipment, even though the machine be several years old. Thus the opportunity for fraudulent claims is so great that the moral hazard becomes a serious element of consideration.

Again, under the theft portion, the insured may wear out a set of tires, make claim under the automobile policy and receive full indemnification. On the other hand, it is a great temptation and an easy matter, where the car is well insured as to value, to set the carburetor so as to cause a back-fire and then the destruction of the machine becomes only a matter of course on some lonely road late at night should the owner so desire.

It has been said that, instead of underwriting the automobile, we were virtually underwriting the assured, and, judging from many of our first losses, this was certainly correct. This condition was brought to me forcibly during my recent trip to New York City, where I found companies, almost without exception, writing large lines on motor cars which were no longer manufactured, also accepting as high as \$2,500 insurance on cars of very old vintage, risks which we would not accept here except for a very limited amount, if at all. The reason given for these large lines in the East, was that the cars were well owned, the records show these risks, although quite old, have proven profitable to the insuring companies.

* * *

In England

The English form of automobile coverage is less restricted than ours and from the prospectus of the British Crown Assurance Corporation of London we find a wide difference in the methods of handling automobile risks. The car is covered while being driven by any licensed and competent

driver. The insured is indemnified under public liability section while driving any car of not greater horse power than that insured. Repairs of an urgent nature, whether permanent or temporary, may be executed without the corporation's consent up to a limit of \$50. If the car is sold the policy can be transferred to the new owner without extra charge and without loss of bonus. The insurance may be transferred by endorsement to any other car. Replacement value can be agreed upon by arrangement, subject to a 15 per cent annual depreciation clause. The risk of mechanical breakdown is included to the extent that loss, injury or damage by accidental collision resulting from mechanical breakage is covered by the policy. The corporation undertakes at its own expense the defense of any police court proceedings taken against the insured, or any licensed or competent person driving with his consent in respect of any accident covered by the policy. The costs of protection and removal to the nearest repairers following damage is covered by policy. Damage to tires, caused by side slips, application of brakes or otherwise, is covered when insured car is damaged, and finally the corporation will represent the insured or any licensed and competent person driving with his consent at any inquest or fatal accident inquiry.

From the very first, the better companies have had to contend with the competition of London Lloyds, Mutual Inter-insurers, reciprocal exchanges and auto clubs, under various names and combinations, all offering great rate inducements, especially the Inter-insurers who advertise that, by eliminating agency expenses, officers' salaries, advertising appropriations and profits, they were in a position to furnish automobile protection at a cost at least 30 per cent below existing rates. The most noticeable instance of this kind in this field is the Automobile Club of Southern California, operated as an inter-insurance exchange, which is an organization with a manager who is an attorney in fact for the members. This method is an admixture of the Lloyds and mutual systems. It differs from Lloyds in that it insures only its members, not the public; and from the mutual in that the liability of its members is several, not joint. The premiums are charged to the club members at stock company rates, and the savings, if there are any, are returned to them in the form of dividends. The manager's percentage (usually 25 or 30 per cent) is based on the stock company rate, not on the reduced rate in case there is a saving. The club members are liable to assessment up to twice the amount of the stock company rate, and when assessments become necessary the manager profits thereby since his percentage is based on all moneys received.

We have another example in the California State Automobile Association Inter-Insurance Bureau, commonly known as the California State Automobile Club, but as this concern has been in operation only a short time and their operations limited, I do not know just what success, if any, they may have had. We already have heard of several of these rate cutters meeting with financial difficulties through their operations in automobile insurance. At The Dalles, Oregon, after fifteen months of operation, a garage loss put the Oregon Automobile Mutual Association out of business. The Insurance Commissioner, taking charge, levied an assessment on members, who have paid 80 per cent of the claims. Also, at Cedar Rapids, Iowa, the Automobile Mutual Fire got severely burned during 1913; loss amounting to \$5,455, the premium income to \$7,793.

AMERICAN MARINE BUSINESS

Compiled from New York Ins. Dept. Reports

	Premiums—1914	Premiums—1915	Losses—1915
American—			
American & Foreign,	\$ 251,819	\$ 327,770	\$ 135,303
Atlantic Mutual,	4,346,817	5,077,350	1,579,853
Columbia,	379,445	520,616	289,075
Federal,	1,621,297	2,104,526	906,584
Foreign—			
Alliance,	215,761	355,029	133,529
Allianz,	337,596	181,252	163,265
British & Foreign,	923,682	1,273,887	518,721
*Canton,	134,432	151,776	158,304
Commercial Union,	495,879	876,745	462,596
La Fonciere,	28,203	38,906	37,696
General,	60,677	. . . . .	. . . . .
Indemnity,	371,723	447,411	222,771
Liverpool & Lon. & Globe,	29,105	97,875	51,091
London,	600,184	1,001,400	505,357
Mannheim,	1,663,584	2,158,132	1,260,278
Marine,	956,140	1,306,999	624,135
Maritime,	60,069	107,178	111,999
Nord Deutsche,	594,543	985,710	468,740
North China,	57,887	123,165	31,368
Ocean,	254,894	388,455	177,820
Phoenix,	284,934	369,280	195,750
Prussian National,	. . . . .	64,708	23,657
Reliance,	259,448	328,378	162,323
Rossia,	1,119,082	1,989,157	876,132
Royal,	320,377	796,931	281,384
Royal Exchange,	362,900	528,674	261,503
Sea,	949,080	1,179,002	613,633
Standard,	1,107,330	1,594,112	1,018,646
Switz. General,	443,228	525,655	556,696
Thames & Mersey,	749,139	1,280,304	659,433
Tokio,	166,826	418,491	177,105
Union,	1,059,055	1,226,927	793,421
Yang-Tsze,	215,697	339,137	99,619
	<hr/>	<hr/>	<hr/>
	\$20,295,417	\$28,013,171	\$22,893,725

*Not included in totals nor compiled from New York Ins. Dept. Reports.

†The above compilation appears in no other insurance journal

AMERICAN MARINE AND INLAND BUSINESS

	Premiums—1914	Premiums—1915	Losses—1915
American—			
Etna,	\$1,840,296	\$2,796,263	\$1,153,763
Alliance,	338,086	417,127	188,946
American, N. J.,	132,593	173,312	60,950
American Central,	71,186	123,924	53,668
American Eagle,	. . . . .	763	3
Assurance Co. of America,	53,537	85,822	25,285
Automobile,	352,736	627,502	232,108
Boston,	1,670,828	2,101,096	1,094,179
Citizens,	. . . . .	7,572	1,265
Continental,	128,224	145,112	60,015
Detroit F. & M.	14,947	12,193	4,237
Fidelity-Phenix,	123,261	143,405	60,024
Federal Union,	. . . . .	39,856	26,165
Fireman's Fund,	2,406,732	3,690,505	1,673,490
German Alliance,	. . . . .	498	
German American, N. Y.,	. . . . .	68,239	11,615
Glens Falls,	117,375	167,906	56,168
Globe & Rutgers,	282,273	975,403	430,207
Hartford Fire,	753,142	923,401	444,125
Home, N. Y.,	788,460	822,162	383,429
Ins. Co. of North America,	3,623,295	5,232,181	2,550,741
Ins. Co. State of Pa.	382,042	90,594	44,369
Liv. & Lon. & Globe, N. Y.,	45,811	20,156	35,340
Massachusetts,	296,723	389,197	152,763
Michigan Commercial,	40,889	66,246	27,143
National Fire, Conn.,	. . . . .	91,715	9,139
National Ben Franklin,	. . . . .	137,961	37,145
Newark,	12,884	82,483	32,705
New Jersey,	6,255	15,924	9,450
Niagara Fire,	55,741	111,892	55,111
North River,	. . . . .	18,726	. . . . .
Northwestern F. & M.	. . . . .	2,267	. . . . .
Northwestern National,	36,663	93,838	28,266
Old Colony,	147,165	228,515	116,721

☛ The above compilation appears in no other insurance journal.

American Marine and Inland Business

	Premiums—1914	Premiums—1915	Losses—1915
Orient,	\$ 111,649	\$ 138,583	\$ 65,045
Providence Washington,	1,232,687	1,500,179	1,005,012
Queen Ins. Co. of Amer.	706,699	914,321	415,784
Safeguard,	. . . . .	698	16
St. Paul F. & M.	1,798,905	2,799,762	1,242,086
Sterling,	. . . . .	21,843	9,705
Stuyvesant,	39,892	177,322	51,775
United States Fire,	. . . . .	9,363	. . . . .
Williamsburgh City,	. . . . .	18,726	. . . . .
Totals, - -	<u>\$17,611,263</u>	<u>\$25,445,416</u>	<u>\$11,942,606</u>

Foreign—

British America,	. . . . .	12,077	635
Commercial Union,	139,119	192,520	67,698
Liv. & Lon. & Globe,	679,363	728,719	318,824
London & Lancashire,	186,580	232,012	109,276
Norwich Union,	. . . . .	38,827	1,439
Prussian National,	. . . . .	33,519	3,943
Royal,	727,177	784,964	325,632
Scottish Union & National,	. . . . .	35,375	6,052
Skandia,	783	1,437	113
Western, Toronto,	311,057	605,689	277,445
Totals, - -	<u>\$2,044,080</u>	<u>\$2,665,138</u>	<u>\$1,111,057</u>
Grand totals, -	<u>\$19,655,343</u>	<u>\$28,110,554</u>	<u>\$13,053,664</u>

Totals Marine Cos., \$20,295,417 \$28,013,171 \$22,893,725

Grand totals, - \$39,950,760 \$56,123,725 \$35,947,389

GAIN in premiums in 1915, \$16,172,965, or 40 percent.

Loss RATIO in 1915, 64 percent.

Marine companies' loss ratio in 1915, 81 percent.

Fire-marine companies' loss ratio in 1915, 46 percent.

LIFE INSURANCE

Pacific Mutual Big Tree Convention

The Big Tree Club of this California life company held its first convention last month, in St. Louis. While in that city the members of the club attended the annual meeting of the National Association. The first Pacific Mutual convention, by the way, was held in St. Louis in 1894, when Dr. Moore was president. At this larger convention President Cochran was not present. A cablegram, phrasing loyalty and regard, was wired to Mr. Cochran in Japan. The convention was an enjoyable and successful affair.

Royal Arcanum

The new rates of this fraternal insurance order go into effect on December 1. The needed advance has been successfully resisted so long that liabilities have increased to the breaking point. At the beginning of this year there was a deficiency of \$30,500,000. The deficiency is now larger.

The Royal Arcanum has been "staying above water" by cutting down the "protection." Where the original insurance of deceased members was \$8,000,000 the amount finally payable was only \$4,000,000 or half the total first promised.

INCREASED RATES

At age 30, option A, the old rate was \$1.10 per \$1,000. The new rate is \$1.26. At age 35, old \$1.30, new \$1.53. At age 60, old \$3.99, new \$5.48. At the younger age the increase is 14.5 percent; at the old age of 60 the increase is 37.3 percent.

The regular rate attained age to 65 has been advanced age 30 from 72 cts to 91 cts; age 40 from \$1.01 to \$1.25; age 65 from \$5.36 to \$7.69.

On the regular rate plan, governing the greater part of the present membership, will pay increased rates and hereafter on the basis of attained age.

The order by great economy may survive but it will lose all its older members—which it may want to lose.

Two Successful Arguments

Several interesting five-minute selling talks were given in a recent contest conducted under the auspices of the Oregon Association of Life Underwriters. From the talk of Alfred Parker, who was awarded first prize, we have taken two short arguments which Mr. Parker uses successfully in his canvass, as follows:

"Mr. Smith, just forget for one moment that I am a life insurance agent, and imagine that I am a banker. I say to you: 'You pay me 2½% or 3% interest on a given sum of money, say \$5,000, for the next twenty years. If you die at any time, either tomorrow or fifty years from now, I will place \$5,000 to your wife's credit in my bank. If you die before the twentieth year, all interest payments cease at your death, and if you live longer than twenty years, the interest payments cease at the twentieth year; if you are still alive twenty years from now, and care to discontinue the arrangement, I will pay you back all of your interest.' If your banker should make you such a proposition you would take it at once, wouldn't you? Yes, indeed you would. Well that is all a twenty payment life policy is."

In many cases it is quite a step from getting the prospect interested, and getting him to take action, and Mr. Parker bridges over this step in the following way:

"Mr. Smith, probably you don't know just yet whether you care to take the policy now or not. Neither do we know whether we will take you even if you want it. I'll take you over to Dr. Jones and let him look you over, and if at the present time you are not in good physical condition, we can both forget the whole matter. If, on the other hand, you are, I shall have a policy of this form and amount issued for you. It takes about ten days to get the policy back, and when it comes back I shall bring it over to you and go over it with you. Then if you don't care to take it you need not, and if you do, you can handle the premium abso-

lutely any way that best suits your convenience.”

Quite often the prospect will consent, and nineteen times out of twenty, if he passes the examination, he will get into the notion of taking insurance, and when the policy comes back I can deliver it. Quite frequently he will decide to take it and pay for it before the application goes in, and my records show that in the past two years I have had only two policies returned not taken to the home office.—The Mutual Life's Points.

The Mutual Life's Field Club Conventions

The Field Club conventions for the year have ended. They were a gratifying success in more ways than one. The system has proved a success, in that, as shown by the results, it has been a fine stimulus to the agent to increase his personal production, which was the primary purpose of the plan. There were 334 delegates in the conventions of 1915, compared with which 411 qualified for the conventions of 1916, making an increase of 77 members, or 23 percent. Each of these 77 members necessarily did more business and made more money than in the previous year, and hundreds of other agents did the same thing, even though they failed to make the club. Their efforts in that direction were not failures, for every one of them was the gainer thereby.

The \$200,000 section consisted of 104 delegates, an increase of 17, or 20 percent over the previous year. Of these 104 delegates, 48 were new accessions. Two-thirds of the latter had graduated from the \$100,000 sections, and that means that one-third of the new members had come up from the ranks—an achievement full of encouragement for every man who has not yet appeared in any section.

The Southern Division of the \$100,000 section increased its membership from 46 in 1915, to 68 in 1916, a gain of 48 percent. While this division is the smallest of the three composing the \$100,000 section, it made the largest percentage of gain. The Eastern Division of this section had the

largest list of delegates, 120, which was 32 more than in the previous year, a gain of 36 percent.

The increased membership in the several divisions means that the primary purpose of the Field Club—an increased production of new business—has been abundantly realized. The man who would succeed in any line of work must have a definite goal—some immediate end to be attained. The life agent, for example, sets up for himself a specific amount of insurance to be paid for within a definite time. That is his goal, and if he firmly determines that he will reach it, if he bends all his energies to that end, if he plans and strives for it every working hour and reaches for it in his dreams, in other words, if he is completely obsessed with the idea of winning, he will gain the coveted prize beyond question. The Field Club sets up the needed goal and its methods tend to inspire the members with the necessary enthusiasm to enable them to attain the end aimed at.

The value of articles on life insurance soliciting depends on the experience of the writers both as solicitor and solicited. There are two points of view. The solicitor who attempts to help his fellow with his own experience and opinions may draw wrong conclusions if he fails at any time to consider the probable point of view of the man who is being invited to insure. It is for this reason that a man who does little or no soliciting, the office man, may write a better, a more human, a more reasonable argument and a more attractive proposition than the hustler who succeeds “by main strength and awkwardness” with men who like or yield to that sort of thing.

A Middle West company gives “the true” records of a hundred solicitors who made a hundred calls in twenty-two days. They secured all the way from one to sixteen applications—from \$1,000 to \$35,000 insurance. On an average policy was written for every twenty calls—possibly an average earning of \$2.50 per call. This is very good pay for not unpleasant work.

Bankruptcy and Life Insurance — Wife and Children Are Protected

A wife and children have an insurable interest in the life of the husband and father.

The federal bankruptcy law provides that the bankrupt may within 30 days after finding the surrender value of his life policy pay or secure to the trustee said sum of money; otherwise the policy passes to the trustee as assets of the bankrupt.

To a bankrupt residing in Georgia three life policies had been issued, and in each case his wife had been designated as beneficiary. The right to change the beneficiary was reserved to the insured, and as to one of the policies the insurer had consented to the designation, but as to the others no assent appeared.

Held, that as the bankrupt's wife had an insurable interest in his life, and as assent by the insurers could in all cases have been compelled, the trustee was not entitled to the cash surrender value of the policy as against the wife, notwithstanding the insured might have changed the beneficiary, for he had not done so.

The Georgia law exempts the wife from liability for her husband's debts.

In all the cases cited, where after death the proceeds of the policies were claimed by creditors and by the wife, when she was beneficiary, the wife has prevailed.

The court said:

"The basal principle of life insurance is protection for those dependent upon the insured—primarily, his wife and children; and if his creditors, when his wife and children are designated as beneficiaries, because of bankruptcy, are to be permitted to deprive those who are otherwise helpless of this protection, the main purpose of insurance would be frustrated.

"Of course, this principal will not apply where the policy is payable to the bankrupt's legal representative."—*In re Cohen*, 230 Fed. Rep. 733.

The Security Mutual claims that its teetotaler department has made large savings in mortality. The profit to the abstainers as compared with the profit to non-abstain-

ers is not mentioned. Upwards of (only) 10 percent of the recent entries in the general class are entitled to carry their insurance in the total abstinence class of the company.

National Life of Montana

Best's Life Insurance News, August 1, quotes Woolston's examination report on the National Life of Butte: "There has been no improvement in the lapse rate and no material reduction in the management expense rate" (complained of in previous report). "The production of new business has been very small." It is recommended that the company's surplus be increased. An effort has been made to sell more capital stock. Premium rates are too low if renewal commissions are paid. The contract with the general agents provided for 90 percent first year graded commissions and for 10 percent renewal commissions, for ten years. In the cancellation of this extravagant contract the general agents are to receive 10 percent of the collected net renewal premiums for five years. On February 29 the company's net surplus was only \$6,220. It is recommended that the National Life consolidate with some other solvent life company, or reinsure and continue as an investment company.

Samuel Shepherd Dennis, president of the Howard Savings Institution of Newark and an officer and director in a large number of railway and fiduciary institutions, has been elected a director of the Prudential Insurance Company of America. Mr. Dennis takes the place made vacant by the death of Theodore C. E. Blanchard, who had been a director of company for more than thirty years. In addition to his two connections cited above, Mr. Dennis is also a director of the American Insurance Company, the National Newark Banking Company, several railways and other institutions.

November is appreciation month with the Pacific Mutual Life, in honor of the tenth anniversary of the election of President Cochran and Vice President Johnson.

American Temperance Life Receiver Will Pay 55 Percent Dividend

Albany, N. Y., Oct. 9, 1916.

The report of Jesse S. Phillips, state superintendent of insurance, upon the liquidation of the American Temperance Life Insurance Association, which includes an audit of the claims against the association, has been confirmed by order of Justice Francis B. Delehanty of the supreme court in New York county. The insurance department took over the business of the Association for the purpose of winding it up, as provided in section 63 of the insurance law, under court order date June 29, 1915, and the audit of claims was completed and filed with the court at the close of one year from that date, on June 30, 1916.

The character of the business and membership had of recent years deteriorated greatly, and the loss experience, as reported by the actuary, was over 50% in excess of the expected under the American Experience Table.

Superintendent Phillips allowed in his audit of claims a total of \$149,375.77, and disallowed \$32,898.27, of which \$6,650 will have to be passed upon by a referee. The income received amounted to \$7,407.45, leaving assets on hand amounting to the sum of \$121,862.99, after charging off \$5,164.64 for depreciation of investments from the book value at which they were carried on June 29, 1915. \$86,312.99 of these assets consist of cash in bank which is to be distributed to creditors in a first dividend of fifty-five percent. A final dividend will be paid as soon as the remaining securities, which consist of real property bought in on foreclosure, and bonds and mortgages secured by real property, can be converted into money. The expenses of the proceeding for the period of one year amounted to \$3,841.26, less than 3 $\frac{1}{6}$ % of the assets realized.

A Spectator table shows totals of \$143,628,-184 expected mortality and \$98,241,298 actual mortality of American life companies in 1915. The average percentage was 68.4, a decline of 9 points as compared with 1901-05 years.

He Is Less Efficient Who Makes Work Drudgery

Some men think that because of the expenditure of a great deal of energy in their work, because they are all tired out when their day's work is over, that they are really valuable and efficient workers.

But isn't it true that the man who makes drudgery out of his work, instead of attacking it with the same spirit with which he will enter a game, is less efficient than the man who enjoys his work?

It is not always a compliment to say of a man that he is a hard worker. The spirit with which he works is what really counts. The Metropolitan.

Some of the silliest advice and examples submitted to beginners are printed in company papers. These articles are credited to experienced and successful solicitors. Any prospect in his right mind would resent the suggested treatment and promptly order that the solicitor be shown the door. The gushy praise of life insurance is too characteristic of company papers. Perhaps we should say "mushy praise." It reads like the essays of young ladies who are bidding farewell to the grammar school. However, these papers, generally, are practical and reasonable, as compared with those of a few years ago.

This question has arisen: May mutual life insurance companies pay salaries to absent guardsmen employees who are now on the Mexican front?

The Australian Mutual Provident Society recently celebrated the jubilee-year of the service of its general manager and actuary, Richard Teece.

President C. O. G. Miller of the West Coast-San Francisco Life Insurance Company congratulates the field organization on the splendid results achieved during the special campaign for August. More applications were submitted than during any previous August in the company's history.

The Big Tree Club of the Pacific Mutual Life will hold its next meeting under "the real thing" in the Sierras of California.

Letter from President Russell

In response to a letter congratulating him the new president of the National Association Mr. Russell wrote:

Los Angeles, Cal., Oct. 5th, 1916.

"I have assumed a big undertaking and shall do my level best to continue the work of the Association along the lines laid down by my predecessor, Mr. E. A. Woods of Pittsburg. It is a great work and I am sure much more good is to be done in the future than in the past. It will be my endeavor to help the local Associations to increase their membership. Our membership should be doubled during the next two or three years. We want to make the Association so attractive that every man who holds a license to sell life insurance will feel that it is essential to his success that he should be a member. I am confident we will have the support of the insurance press in our work along this line."

National Association Officers

At the recent meeting of the National Association of Life Underwriters the Pacific Coast was specially honored. John Newton Russell of Los Angeles (of the Pacific Mutual Life) was elected president for the ensuing year. J. Stanley Edwards of Denver was elected a vice president. Both these gentlemen and Frank E. McMullen of Los Angeles are members of the executive council. Members elected to the executive committee for three years include George Leisander of San Francisco, F. B. Schwentker of Albuquerque, Paul S. Kantz of Phoenix, George A. Rathbun of Los Angeles, J. Burt Morgan of Victoria, James Cowles of Colorado. Holdover executive members include H. R. Fenstamaker of Spokane, Charles D. Kipp of Salt Lake City, S. F. McAnear of Sacramento, Edgar Smith of Portland. Association work is yearly becoming of more practical worth, and the branch associations have more life and cooperation.

The Life Underwriters Assn. of San Francisco held its monthly meeting October 11. The addresses, as scheduled, were "Ideals and Enthusiasm," by Otto Irving Wise. "Life Insurance and Credits," by Russell

Lowry, and "A Word from the Front," (meaning Trenches) by Rev. F. W. Clamptt. Three proposed amendments to the constitution were voted on.

Equitable Life Rebating

We are assured that in this field at least the Equitable Life people are rebating and offering to rebate 50 percent of the first premiums due on larger policies. Is the reputation of the Equitable so bad as that? Do wealthy men question its surplus? "Take this large policy, which I have taken the liberty to fill out for you, and have signed, instead of this additional small one for which you applied and I will give you a rebate of 50 percent," said the authorized agent. The applicant was surprised. He was not aware that the Equitable was doing that kind of business. "No," he said, "I want only the small policy, and I will not take that unless you also give me 50 percent off." The authorized agent gave him the discount and delivered the policy. The original solicitor got left. He received no commission.

A. L. I. P. Convention

In celebrating its tenth anniversary this year, the Association of Life Insurance Presidents will discuss topics centering on the theme "A Decade of Life Insurance in Relation to National Progress and Preparedness." The convention will be held on Thursday and Friday, December 14th and 15th, at the Hotel Astor, New York. The Hon. W. A. Day, president of the Equitable Life Assurance Society, will be chairman of the convention. Judge Day's former associate, the late Paul Morton, and at that time president of the Equitable, was the one who conceived the movement for the organization of the association and who succeeded in getting the late Grover Cleveland to serve as its first chairman and counsel.

The original Equitable Life Assurance Society, of England, is in its 155th year. It employs no agents. In half the cases payable at death last year the society paid twice the original sum insured. On the average, \$2,400 was paid instead of the \$1,000 original insurance under the policy

MISCELLANEOUS

Plate Glass—The Acid Test

Fidelity & Casualty Bulletin

Show-case insurance is, and always will be, undesirable from the underwriter's point of view. By reason of other business being dependent upon its acceptance, it is necessary at times, however, to waive sound underwriting principle and pass submissions of this kind.

For years we have striven to minimize our volume by requiring that agents should refrain from submitting any such risk, unless accompanied by insurance of the store front of the same premises.

Notwithstanding this procedure, we have accumulated a large volume of show-case insurance. It embraces policies that have been in force from one to ten years; and at this time probably we carry numerous risks that, if inspected by trained surveyors, would be eliminated from our books.

A show case that has been in use for several years is inevitably subjected to wear and tear which renders it an unacceptable risk, even under our restricted underwriting rules and, therefore, it devolves upon our agents to consider conscientiously the company's interests when delivering the renewal, and make a thorough inspection of the glass, frame-work, and bars or clamps.

A moral hazard exists if we cover a risk where the glass is badly scratched, or the frames are warped, or screws or clamps are loose or have been lost. The assured may have an "accidental" breakage in order to restore the case to a more satisfactory condition.

Such risks as are a part of the general business of an assured controlled by the agent should from now on be carefully examined before delivering renewals, in order to establish that the case is in a state of perfect repair; and if the case is badly scratched, a moral obligation rests upon the agent to return the renewal for cancellation.

Billings, the dynamite bomber, San Francisco, was found guilty and sentenced to life

imprisonment. His I. W. W. associates are to be tried on the charge of murder. Union labor men have raised money for the defence, as they did for the defence of the Los Angeles dynamiter. It is possible that the bomb in San Francisco was likewise intended for non-union (car) men in the Preparedness parade.

Lloyd's Rain Bet Was a Loser

Lloyd's underwriters of London wrote \$25,000 insurance against rain and earthquake and fire occurring in San Francisco on a late September day, and spoiling an open-air performance of the Verdi opera Aida for charity. Rain in September in California seldom falls, and is usually very light, but it rained hard on the day named. The underwriters, hoping to recoup their losses, gave the opera three nights later, but as it rained hard at 3 p. m. an indoor performance of the opera had to be given, almost without scenery. The blowing trumpeters were out of sight, and the melancholy tombs never appeared. Ticket-holders took seats where they could, and the front-seaters who came late had to occupy the galleries. The show began at 9:30 p. m. and ended at 12:30 a. m. And the cost of preparations and performance exceeded receipts, and the Lloyds again lost, and were out \$5,000 more than if they had not gambled again on San Francisco September weather.

The health and accident department of the Columbian National Life, last year, operated on a close margin, the income being only \$5,000 more than the outgo. The liabilities increased nearly \$28,500. Unpaid claims in this department increased over \$24,000.

A victim of the Preparedness parade in San Francisco is suing his insured employer. The injured man says he was crossing the street to interview a customer of his employer.

Miscellaneous Insurance Figures from New York Department

Albany, N. Y., Sept. 28, 1916.

Part III of the fifty-seventh annual report of the New York state insurance department was issued today by Superintendent of Insurance Phillips.

This volume covers the financial statements of general casualty, credit, fidelity and surety and real estate title and mortgage guarantee companies operating in New York state, for the year ended December 31, 1915.

A comparison of the figures contained in this volume with those of the preliminary tables published by the department on March 30th last prior to the audit of the statements, shows that a number of material changes have resulted from the audit.

The appended comparative tabulation gives the results of the business of the casualty, credit, fidelity and surety companies for 1914 and 1915.

	1914	1915
Assets	\$186,286,270	\$203,303,487
Reserves	\$ 96,307,416	\$105,989,764
Total liabilities (except capital)	111,223,672	123,089,905
Capital	44,148,025	46,355,500
Surplus	30,914,573	33,858,082
Premiums . . .	\$139,072,643	\$141,411,486
Total income . .	151,042,745	157,550,252
Claims paid . .	\$ 55,815,326	\$ 58,408,769
Total disburse't	134,593,684	141,515,031

In the above are included the figures of the sixteen New York mutual employers and workmen's compensation companies authorized by laws of 1913, as amended. These organizations began the transaction of business about July 1, 1914. Their total assets at the end of 1915 were \$1,756,080; liabilities \$1,358,801; surplus \$397,279; premiums \$1,672,605; losses paid \$419,226; reserve for outstanding losses \$651,140; unearned premium reserve \$605,399.

The Pennsylvania state workmen's fund offers to insure all Philadelphia city employees for an annual prem. of \$170,856. The pay-roll is nearly \$13,000,000.

Foreign Bonds Among American Assets

Among the bonds owned by the Frankfort General's United States department are Frankfort, Germany, bonds, valued at \$94,-899. It seems strange that a foreign company should carry among its American assets the bonds of its home office city.

A Novel Contest

General Agent Stearns of the commercial accident department of the Pacific Mutual, has inaugurated a novel contest. This is an addition to the "Harvest Month" contest which is being held this month and which will end with a banquet on the evening of October 31st., when President Cochran and Chief Counsel Davis will be present. The leading agents have been invited to join a "Path of Gold" club, and if they qualify it will truly be a path of gold for the winners. The contest started Oct. 4th and ends Dec. 23rd. To qualify each agent must secure an average of one new application a day, excluding Sundays and other holidays. The prizes offered are an extra cash bonus for every dollar paid on new business, and a \$50 new suit of clothes to the agent who writes and pays for the largest amount.

The directors of the Yakima school district, Washington, have insured their student athletes against accidents on home field day. Premium, \$180. Under a court decision, the district is liable. Other policies will be taken out to cover accidents on other fields.

The Pacific Reporter of September 25 contains the case of S. W. Surety v. Pacific Coast Casualty, Wash. s. c. Latter co. was appellant. Reversed and remanded.

The National Surety is increasing its capital stock from \$3,000,000 to \$4,000,000, by a stock dividend.

About 300,000 employees of the postal service are insured by the federal government against accidents while on duty. No employee's salary, in this indemnity, is considered as of more than \$100 a month.

The Standard Accident is about to issue a new disability contract.

INSURANCE OF ALL KINDS

Annual Cyclopedia of Insurance In the United States, 1916

We welcome this year's copy of this exceedingly useful annual. Publisher Caverly is certainly to be congratulated on the 1916 edition. New matter to the extent of 70 pages has been added. Definitions and explanations of branches are given by experts, such as Use and Occupancy (by Willis O. Roble), Rent, (by Wm. N. Bament), etc.

Notwithstanding the additional pages and special values, the price remains \$2.50 for blue cloth and \$3 for library binding.

Some of the contents we quote as samples as: agent defined, broker defined, co-insurance clause, anti-discrimination in rates laws, underwriters agencies.

Also: accident, anti-rebate laws, companies organized and projected in 1915, employers' liability, fraternal, health, life, federations.

The publisher is R. B. Caverly, Hartford, Conn. The founder, in 1891, was H. R. Hayden.

Elevator Accidents

The Fidelity & Casualty Bulletin for July-August prints three-page lists of elevator accidents. We note such accidents at Spokane, Ogden, Denver, Portland, Stockton, Salt Lake City, Los Angeles, Seattle, Centerville (Or.), San Francisco, Worcester (Cal.), Redlands (Cal.), Oakland. Seattle leads in number.

Fakers Who May Come to Coast

The Iowa insurance commissioner says his state is overrun by "self-styled experts, advisers, auditors and adjusters for the assured," who find mare's nests, and "recommend the use of forms not in harmony with the laws," with the purpose of directing the insurance in unlicensed and often unreliable companies.

The Pomona fire department lent its American La France engine for a demonstration for the Pasadena fire commissioners. Gaily dashing along, the handsome

engine swung around the corner and collided with an automobile. The lady occupant was injured. She sued the engine-makers' agent and the firemen aboard for \$20,000 alleged damages.

June and July Embezzlements

Press notices and dispatches, as collated by the bonding department of The Fidelity and Casualty Company of New York, indicate, for the months of June and July, 1916, the following defalcations:

	June 1916	July 1916
Banks and trust companies . . .	\$130,000	\$607,120
Beneficial associations	137,771	5,920
Public service	11,072	154,355
General business	160,987	29,333
Insurance Companies	127	. . . .
Transportation companies		50
Courts and Trusts		67,638
Miscellaneous	12,163	9,892
Totals	\$452,120	\$874,308

Garnishment Proceedings

Where insurance company sent draft in payment of defendant's loss to its agent for delivery to defendant, such draft remained the property of the insurance company subject to recall until delivery to the insured, and could not be reached by garnishee proceedings in which such agent was made garnishee.

In garnishment proceedings to reach a draft payable to defendant for insurance loss, the fact that the insurance policy was in the name of the defendant's wife is prima facie evidence that she and not the defendant is entitled to the proceeds of such draft.—Ard v. Bowie, 187 S. W. 1066.

Moving pictures give views of the Sperry warehouse fire with this: "Note the light water pressure in the hose."

Be good but don't be "easy."

Switzerland has no navy nor seaport nor ships but it has marine insurance companies.

Personals

Manager Frank Avery of the Fire Association went East "to thaw out." His warm and pleasant journey included several cities and the home office. The weather was melting or smelting, but the Coast man, refrigerated by San Francisco's summer breezes, enjoyed it. Mr. Avery says the fire underwriters of the East wore a smile and talked of increasing premiums and lessening losses. The great war has been good to them.

From the Fireman's Fund Record: "For thirty years William Sexton was identified with the Fireman's Fund. Not only did he share in the development of the company's business, and, among other notable pieces of work, take a leading part in the settlement of the losses in San Francisco in 1906, but he was noted as an authority on difficult problems of adjustment. His writings on this phase of insurance work are well nigh classics. Many of them have been printed in The Record, later being embodied in book form. [Fire Insurance, for sale by The Coast Review.] His career included merchandising but he turned to fire insurance in 1871, and in 1875 became this company's first special agent. The honorary pall-bearers at his funeral were W. J. Dutton, Tom C. Grant, T. H. Williams, Major Christensen, T. M. Gardiner, J. B. Levison, H. P. Blanchard and R. C. Medcraft. Mr. Sexton's will left an estate of \$100,000 to his children."

To this we add: Uncle Bill, as he was affectionately known generally by office and field men, was a kind, just and lovable man. A remarkable friendship, deep and lasting, was that of the late George D. Dornin and William Sexton, continuing from young manhood until the separation of death.

The Insurance Brokers' Exchange, San Francisco, is today (October 11) holding its annual luncheon and reception.

Los Angeles, Sept. 26. — Pacific Film Laboratory plant building burned today. Loss \$6,000, including 18 miles of undeveloped films. Fire proof vault contents not damaged.

A Story of Accomplishment

From 1866 to 1916, a story of the Sanborn Map Co., handsomely printed, illustrated and bound in brown.

Before 1850 George T. Hope, secretary of New York, conceived a map of the congested districts to replace the old-time street register. Whether such maps were original with him is not now known.

To Wm. Perris must be given the pioneer honors of insurance map publishing. In 1785 Thomas Leverton of the Phoenix Assurance of London prepared a map of the center of London, colored according to the character of the building. In 1855 Ernest Hexamer published his first map.

In 1856 an insurance map was copyrighted by the Ætna, through its Cincinnati office. In 1866 D. A. Sanborn made maps for the Ætna and going to New York established the D. A. Sanborn National Insurance Diagram Bureau.

The Sanborn Map & Pub. Co. was organized in New York in 1876. In 1899 it became the Sanborn-Perris Co., and in 1902 the Sanborn Map Co. The entire history of insurance map making is virtually all included in the Sanborn organization.

The work of mapping, correcting, revising, and lithographing in colors, is immense. For a sheet of an edition of 150 there are eight stencils. 1,200 sheets must be handled by the colorers before this one sheet is completed. It takes 24 hours to mount a single sheet. The colors must be pure and light proof.

In round figures the company issues each year 1,200 new maps and correction slips for 400 volumes. The enormous total of 15,000,000 separate pieces pasted on the maps in use during a year.

In 1906 the San Francisco fire destroyed 1,200 bound maps and 5,400 sheet maps, over 175,000 sheets in all. There has been a steady decrease in price per sheet.

The officers of the company are officials of insurance companies.

Dinuba, Cal.—H. J. Barrett is again in charge of the business formerly that of Barrett & Greene, B. T. White having moved to Tulare.

Will Report to San Francisco

The New Brunswick, Merchants of New York and the New Jersey Fire agencies, in Utah, heretofore reporting East, will hereafter report to San Francisco, to Manager Alverson of the Associated Underwriters.

Entering New Territory

The United States Fire is entering Nevada, Idaho and Montana. The New Brunswick, North River and United States are entering British Columbia. The New Jersey is entering Idaho. These companies are represented in the Pacific West by the Associated Underwriters of San Francisco, of which W. W. Alverson is manager and Henry T. Ungewitter is assistant manager.

F. U. A. N. Meeting

An innovation this year at Chicago was the annual meeting address of the Fire Underwriters' Association of the Northwest by a non-member, Arthur Hawxhurst, insurance manager for the mercantile house Marshall Field & Co.

Mr. Hawxhurst is a level-headed business man of forty years experience, who handles the large insurances of his house. His talk on insurance is always worth hearing.

He criticised burdensome taxation, adverse legislation and meddlesome state insurance supervision as more damaging to the public than to insurers. His recommendation to company officials to strengthen themselves with the public by seeking to do prompt justice should be received as disinterested and based on experience and observation. Changes in the policy to simplify it and remove ambiguities, as suggested, will be best appreciated after a comparison of the Middle West antique standard forms with the California modern form.

The membership of the Northwest Association is now 1,118.

The Brokers Exchange is amending its iron constitution and mending its fortunes. The phagocytes are in fighting trim.

The New Jersey Fire will hereafter write automobile business.

Died

Edward T. Campbell, president of the American Central of St. Louis, died yesterday, October 18, of dropsy. He had been ill for some time and the usual remedies failed to give relief.

Mr. Campbell, a native of Kentucky, had recently entered his 56th year. While practicing law he was also a local insurance agent in Hopkinsville, Ky. Later in Kansas, he was special agent and adjuster, and still later was a general agent in New York.

In 1894 he was appointed assistant secretary of the American Central; in 1903, vice president; in 1907, president of the company.

Two Years

Oakland, Cal.—M. J. Snyder, the last of the Burrighart arson gang, has been sentenced to two years in the penitentiary. Charles Burrighart and George W. Towne had been previously found guilty and sentenced to terms in prison. Mrs. Jennie Burrighart, wife, is on five years probation. These incendiaries are known to have had some fifteen fires, on which they collected insurance. This journal sent out a warning note of their criminal building operations on this Coast, notably in the vicinity of Los Angeles and Calexico, but the rogues seem never to have had any difficulty in procuring insurance.

In Texas the local agent who divides or is forced to divide his commission with a city broker is a law-breaker; and the company which pays a commission or part of a commission to an unlicensed broker, in or out the state, is likewise a law-breaker and must forfeit its license.

Fred Simmons, for many years with the marine department of the Fireman's Fund, is no longer with the company.

Olympia, Wash. — Ins. Com. Fishback has issued a circular on "Fire Prevention," in connection with the governor's proclamation of Oct. 9 as fire protection day.

We hear that W. Irving has not retired permanently from fire underwriting.

Fire Patrol Officer Killed

Lt. Chas. A. Nolan of the Underwriters Fire Patrol of San Francisco, patrol No. 3, was killed October 9, when the motor truck on which they were riding to a fire skidded down hill on the wet street into a saloon, corner Webster and Post streets. The big machine turned round, the brakes being applied, and backed swiftly, this way and that, until wrecked against a wooden building three blocks below.

The dead patrolman had been with the patrol nineteen years. He was a very efficient man. The Fire Patrol will pay his widow a considerable sum of money.

Motorization

A step toward the complete motorization of the San Francisco fire department was taken at a special meeting of the fire commission. Contracts totaling \$97,875 were let, providing for the replacing of fifteen horse-drawn pieces of apparatus with an equal number of motor-driven. Included in the lot are five four-wheel tractors for trucks, which will motorize all the remaining horse-drawn trucks; five straight 100-gallon chemical wagons, which completes the motorization of the chemical apparatus; and five combination gasoline pumping engines and hose wagons, meaning the discarding of five horse-drawn engines. All that remains of the department's apparatus to motorize are thirty engine companies.

May Pay This Month

The receiver of the American Union Fire of Philadelphia will soon pay a 50 percent dividend to loss claimants. Later he may pay 20 percent more or 70 cents on the dollar all told.

Mannheim, Dibbern & Co., insurance, stock and bond brokers of San Francisco, have moved across the street to 420 Montgomery, a financial neighborhood.

Richmond, Cal.—A. Odell, pioneer insurance agent, has retired from business, after selling his agency to H. G. Stidham. Odell represented seven fire companies.

Marshall President

John Marshall, Jr., Central department manager for the Fireman's Fund, was elected president of the Western Union at its recent annual meeting. Charles R. Tuttle, Western manager for the Insurance Co. of North America, likewise a Chicago man, was elected vice president. Both these new officials are from the Pacific West.

Charles R. Page, general auditor of the Fireman's Fund and more actively identified with the marine department for many years, is now "exploring" the principal South American countries with a view to the establishment of agencies for the company in a few of the large cities. He went via New York, thence through the Panama canal, and is now probably in Valpariso.

David Duncan, Jr., a former student at the University of California, and a member of the Zeta Psi fraternity, who has been in an insurance agency in El Centro, Cal., for the past three years, was married in San Francisco by Archbishop Hanna on the 27th inst. to Cora Wood of San Diego. She is a daughter of the late Clarence Wood, who left Kentucky about 1890 to settle in San Diego county, and her sister married the late Edson D. Rood, and another married Homer Peters, Jr., who formed the well known insurance agency firm of Rood & Peters of San Diego. The groom is the son of David Duncan of the Globe Indemnity.

San Jose, Cal.—F. A. West of the J. C. Carly Co. of Sacramento has associated himself with the insurance department of T. S. Montgomery & Son. Mr. West began insurance work in the San Francisco office of the Commercial Union. Later, till the fire of 1906, he was with the Home F. & M.

Western Union field men may receive instructions to obtain no rulings or opinions from state insurance departments.

Among Travelers leaders in the present handicap contest, ending December 23, are Managers Holman of San Francisco, Greenwood of Los Angeles, Waltz of Seattle, and Pettis-Grossmayer Co. of Portland.

Marine Insurance Decision and Reversal

An insurer of freight advanced by a charterer, for which the premium was paid by the ship's owner, held not entitled to recover from the ship owner the amount paid on a loss. — *Fireman's Fund Ins. Co. v. Globe Navigation Co.*, 234 F. 273, Oct. 5, 1916. N. S. C. C. of A. 9th circ.

Shortly after sailing the schooner Wm. Nottingham, with a full cargo of lumber from Westport, Or., for Callav, Peru, became water-logged and was dismantled off the Columbia river. The vessel was abandoned at sea. She was subsequently picked up and towed to the port of St. John's, Or. The insurance was effected through the shipper as agent for the shipowner.

After the loss had occurred and the insurance had been paid, libellant took an assignment of the receipt or draft for the purpose of securing a return of the insurance.

The court of appeals, San Francisco, October 3, reversed the above decision.

Black Tom Island Losses

The New York Board of Fire Underwriters' special committee handling the Black Tom explosion-fire losses secured the opinions of eminent counsel. These opinions in general held that the insurers are not under legal obligation as to the entire loss. There is no obligation for warehoused merchandise loss caused by explosion, and if the falling building clause applies there is no liability for the ensuing fire loss. The burden of proof, however, is on the insurer to show that a part of the loss was due to the explosion which is not covered by the standard form of policy. A compromise agreement was recommended. The committee was given power to adjust the fire losses as ascertained, excluding the prior losses by explosion.

Stockton, Cal., Oct. 4. — The proposed two-platooning of the fire department of this city was voted down yesterday by a vote of 3,782 to 3,531.

It pays a company to supply its field men with the Coast Review.

Cancellation Case in Washington Husband of Agent

Where insurer ordered cancellation of policy requiring five days' written notice of cancellation, and the agent verbally notified the insured, who requested that the risk be written in another company, the first policy was canceled when the new policy issued.—*Violette v. Ins. Co. of State of Penn.* 159 P. 896, Oct. 9.

The policy in the Prussian National was ordered canceled, in December, 1914, and rewritten in Ins. Co. of State of Penn., both non-board companies. Fire next day. New policy was not delivered until after the loss.

Defendant fought on ground that the acting agent, husband of the agent of both companies, was not its agent. This "small" defence the court knocked out with one little tap. The defendant crawled behind the law requiring policy to be countersigned by its duly authorized agent, claiming that the husband had only a delegated authority to which it had never formally assented. But the court shook the defendant out of this defence.

The plea that there had been no formal written notice of cancellation, and that the original policy was still in force, was also in vain. The insured had accepted the verbal notice of cancellation. The failure to immediately surrender the canceled policy the court held was immaterial.

The Ins. Co. State of Penn has put up a "bad face" in this case.

Bankrupt and Assignment

Where owner of mercantile business assigns to creditor fire policy to enable creditor to collect same and apply it in payment of prior loan, assignment is not an unlawful preference, within Bankruptcy Act, though made within four months of bankruptcy, where it was made pursuant to prior agreement by which policy was pledged as security for advances.—*Hecker v. Commercial State Bank of Carrington*, 159 N. W. 97.

Rate-makers should take note of our Steep Roof article on page 745.

Field Men's Changes In the Coast Field

For Wayman & Henry Thomas H. Agnew succeeds Bruce Kaltz at Seattle.

The Law Union & Rock and the Union Assurance department now has the following staff: At Denver, Allen B. Simmonds succeeds W. J. Kulp. Leigh R. Robbins has been added, with headquarters in Los Angeles. Raymond G. Gillette has been added, with headquarters at Spokane. At Portland, Rod E. Smith succeeds M. B. Boothby. J. P. Carroll resigned and there is now no superintendent of agencies. F. A. Stahl and Noah L. Nelson continue with headquarters at San Francisco. E. M. Brodenstein is branch secretary. The manager of the Pacific department of these British companies, Harry H. Smith, was for many years a field man.

Theo. Schosser has been transferred to Los Angeles, and Roy H. Keagy succeeds him at San Francisco, for the Chapman & Nauman Co.

General Agent Hewitt of the Hartford Fire has added to his field staff H. F. Mordoff, succeeding E. J. Fitzgerald.

General Agent Johnston's field force now includes also H. T. Major at Los Angeles and Gordon F. Rennie at Salt Lake City.

C. S. Newberry is assistant to Walter H. Young at Los Angeles, for Commercial Union.

For Christensen & Goodwin L. V. Bentley succeeds G. E. O'Neil at San Francisco. No successor to the late E. D. Flack at Los Angeles has been appointed yet.

John B. Hill, Tacoma, has been added to the James H. de Veuve Co. field staff. There is now no special at San Francisco.

Wm. Sheldon is not now with Selbach & Deans.

For the London & Lancashire office H. H. Shanley has been added, with headquarters in Helena, Mont. David H. Parry has been transferred from Seattle to San Francisco, and Henry A. Morison has been transferred from Spokane to Seattle. J. P. Hague is not now a member of the field staff.

The California has added S. Milton Haley to its field force, with headquarters in San Francisco.

Manager Avery of the Fire Association and Philadelphia Underwriters has added Sam E. Gordon to his field force, with headquarters at Seattle.

Manager Smith of the Connecticut and Westchester has appointed Z. M. Boyer to succeed the late W. S. Ferris, with headquarters in Helena, Mont.

Otho Hall is in San Francisco. He expects, after a brief vacation, to again engage in insurance work.

The New York state insurance department figures indicate a 41.3 percent loss ratio for miscellaneous insurance in 1915 as compared with 40 in 1914. Earned premiums and unpaid losses considered, the companies appear to be "breaking even."

The total new business written by the Bankers Life Company of Des Moines during the first 9 months of 1916 was over \$36,000,000 and this is a substantial increase of 284% as compared with corresponding period in 1915. The total of new business for the month of September of this year was over three and a quarter millions which is a gain of 285% as compared with September, 1915. The aim of the Bankers Life field force, for 1916, is to write a total of \$50,000,000 of insurance for the year. The Bankers Life will have a total of over \$150,000,000 of legal reserve insurance in force by the end of the present year.

The city manager of San Jose advertised for bids on the natatorium. The Board companies of course did not bid. The building is of concrete, with wooden roof and wooden bath rooms, and a defective crude oil installation. Three big oil tanks on the outside, with a gravity feed. There is no fire protection within seven miles, and the rate is 1.15 or 2.30 for three years. Non-board companies made bids for the risk, the lowest being 1.35 for three years. The State of Penn and the National Union got the persimmon.

ARE BANK CLEARINGS TRUE CRITERIA?

It may be doubted that the bank clearings of a city or of a state are true criteria of general business. For months merchants complain of slackness in trade, and landlords report an increase in the number of vacant buildings, and unemployment is notorious; but in these same months the volume of bank clearings is daily much larger than for the corresponding days in the previous year when business conditions were far more satisfactory.

In a large Coast city 700 van loads of household furniture were recently shipped to Eastern points; and in this same city some of the large department stores are given their places rent free "until prosperous times return." It is said that this is not the only Coast city wherein the indulgent landlords help out their embarrassed tenants.

Vacant stores and houses are all too plentiful on this Coast, which has not been benefited by the great war. But present unfavorable business conditions, we are sure, will soon be succeeded by normal prosperous conditions. It is a pleasure to note that fires and fire losses have actually decreased.

Recently gathered statistics indicate that the proportion of unemployed to employed, on this Coast, is nearly three times that of normal times.

ALAS! THE POOR MILLIONAIRE

There died, last week, a Californian who owned 1,000 square miles of land and left an estate valued at \$40,000,000. New federal and state inheritance laws, with a graduated tax, will seize nearly \$8,000,000 of that estate; and as the heirs generally are by no means young, much of the remainder of the estate will soon be again confiscated by the federal and state tax-men. If these enormous grabs are not paid within one year 10 percent interest begins to run. Nobody's taxes will be a cent less because of receipts from inheritance taxes. But industries may be injured and the edge of enterprise be dulled. An article on this subject, "Ultimate Confiscation," on page 740, was printed before this \$40,000,000 man died. Possibly in this case the government is merely recovering its own, but we believe the principle of high inheritance taxes is wrong and the effects will be wholly evil. Such taxes destroy much active capital, without which no country can prosper.

NEW YORK INSURANCE REPORT PART III

This important volume, by Superintendent Phillips, has just been received. The book deals with the several classes of insurance, and is summarized on page 763 of this issue. Capital invested and premiums and claims are increasing. Nearly half the total premiums are derived from liability and workmen's compensation business. The total premiums were \$141,411,485, and the disbursements, including dividends, were more. There was a loss on the underwriting account.

ROYAL INSURANCE COMPANY

The gross assets of the Royal of Liverpool were on January 1st \$119,394,530. This is a gain of over \$7,000,000 in a year of the great war. The net surplus is \$20,243,872, a gain of about \$2,500,000 in the year. These totals and gains in a year of depressed values and disturbed business conditions testify to the undisturbed solidity of the Royal as an insurance and financial institution.

The total income of the Royal for the year was over \$41,000,000. The fire branch leads in premiums, with \$20,806,265; the marine branch is next. The total premium income last year, exclusive of the life department, was \$26,347,235, a gain of \$2,587,453. This is the largest premium income in the history of the company.

It was a very favorable year, notwithstanding war conditions. Assets and surplus and premiums increased. Losses were lighter than usual. The loss ratio was only 50 percent and the ratio to earned premiums left a very good underwriting profit.

The gross assets, after deducting the assets of the life department, are \$52,857,075, a gain of nearly three and one-half millions. The reinsurance reserve by a gain of more than a million rose to \$18,705,738.

The American department of the Royal has \$13,760,250 assets for the exclusive protection of American policyholders. They are American securities, bonds and real estate. The market value of the bonds and stocks owned is practically the same as the par value. This indicates very good selections for investment of funds.

The American surplus is \$3,912,555, a substantial gain. The reinsurance reserve is \$8,499,528, likewise a gain. This reserve is almost equal to the \$8,906,407 premium income, which gained over \$700,000 last year. The company is having a very favorable loss and investment experience in this country.

The Royal wrote in this Coast field \$1,139,842 premiums last year. The office, under Manager Watt, wrote \$1,745,731 premiums, again ranking No. 1 among the San Francisco departments. It also ranks No. 1

among the departments for five years' total premiums, with over \$9,000,000, and a good underwriting profit.

Phoenix Assurance Pacific Department Changes

General Agent W. Irving of the Pacific department of the Phoenix Assurance Company of London and the Imperial Assurance Company of New York, has resigned as of September 30.

The retiring general agent, Mr. Irving, has been with the Phoenix, in New York and in San Francisco, thirty-six years. He is now president of the Fire Underwriters' Association of the Pacific.

Mr. Knowles, the new general agent, recently the assistant general agent, successfully represented the office as special agent in the Pacific Northwest. Mr. English, the new assistant general agent has been with the company for 15 years in the office and in the field. Both these gentlemen are young, active and capable men, and will no doubt make good in their new positions.

Special Agents Otho N. Hall of Los Angeles and J. Robb Gay of Spokane have resigned. Mr. Hall is succeeded by his former assistant, B. J. Kellner.

The companies in this general agency are the Phoenix of London, the Imperial of New York, and the Union Marine of Liverpool—all good strong companies.

Liability

The Massachusetts Bonding last year collected \$765,302 liability premiums and paid out for liability losses and adjustment expenses \$801,801, besides \$174,777 commissions and a share of the general expenses—say \$177,663, or a total liability outgo of \$1,154,241 or 150 percent of the liability premiums.

On pages 733 and 734 the interested reader will find two adverse decisions in which the Frankfort General, defendant, had offered a notably weak and insufficient defense in both cases. Further particulars in our next issue.

The Continental Fire is entering Cuba.

CHIPS

—Casualty

The New York insurance department would not admit \$333,670 assets of the London G. & A. The total unpaid losses are reported as \$2,083,059.

—Marin Notes

See page 782 for an account of the salvage of str. Sesostris.

The Automobile of Hartford will write inland and ocean marine business.

On behalf of Major the Baron J. H. von Schroeder, now fighting in the German army, Augustin C. Keane, San Francisco attorney, has filed a suit against a group of Lloyds underwriters for the collection of \$10,000 insurance on two river steamers, the Staghound and Gamecock, built in Portland in 1898 for the Yukon river trade. The boats never reached St. Michaels, being unable to stand the trip by water, collapsing somewhere in the north Pacific. The stock companies paid their losses.

—State Insurance Fails

The Wisconsin state insurance fund, always toppling, has now fallen into the abyss of bankruptcy. Last week there was a fire in the University. Last year there was a fire in the Normal school. Now the debts exceed the cash on hand.

—Personal

Maj. Christensen of Christensen & Goodwin has returned from a pleasure trip to his old home. He visited, also, the home offices of the St. Paul and American Central, and found the managers of those companies well pleased with the results of the year's business.

H. R. Mariner, manager of the First Trust Co., Hilo, Hawaii, is visiting San Francisco. Mrs. Mariner is at a local hospital, where she is slowly recovering from a surgical operation.

Z. M. Boyer, lately appointed special agent for the Connecticut and Westchester to succeed W. S. Ferris, deceased, is in town. His field will be Montana, eastern Idaho, and Utah, with headquarters at Helena.

—Fire Items

The Tulare volunteer fire department elected Roy Gruwell fire chief.

Reno, Nev., Oct. 11.—First two floors of Hotel Golden burned today.

Monterey, Cal.—The new Seagrave motor-driven engine and cart and a new gasoline storage ordinance are to bring a reduction of insurance rates.

Cove, Or., Sept. 20.—House and library of K. J. Stackland burned. Loss \$5,000.

Board surveyors are re-rating Boise City.

Roseville, Cal. — The new high school recently completed at a cost of nearly \$50,000 is without fire protection, as the water company has refused to lay mains to the building. If fire should get a start the school could not be saved. The water company says the price of pipe is now too high for it to bear the cost of inspections.

Helena, Mont., Oct. 17. — The business portion of Craig, a town near here, was wiped out by a fire which began Monday night, and raged until today. The loss is estimated at \$40,000.

ARSON

Benjamin Weitz, San Francisco tailor, was denied probation and sentenced to two years in San Quentin by Superior Judge Cabaniss. Weitz, father of five small children, was convicted by a jury of arson, in that he set fire to the store at 117 Grant avenue with Harry Abrahamson, whose case is pending.

San Jose, Cal., Sept. 7.—A firebug who filled a closet in the New Lake House, a boarding establishment here, with inflammables early this morning, endangered the lives of twenty men, women and children. James W. Bollinger, estranged husband of the woman conducting the place, is under arrest, but no formal charge has been brought.

ARSON AT LODI

Lodi, Cal., Oct. 7. — An unsuccessful attempt to burn two frame buildings in the Barnhart tract at night are reported. Newspapers were rolled up and placed beneath and then fired. Believed to be work of some bad boy.

—Life Items

It is suggested that rejected lives can insure the needed protection of the beneficiary by taking out endowment insurance in the name of the latter.

The Bankers Life Company of Des Moines wrote over a million of business for the first week of October, which is appreciation month for the field force of the company.

The stock-selling Citizens Union Life of Cleveland faces a receivership petition. Plaintiff stockholder says that as high as 30 percent commission was paid to stock salesmen. Five years are passed without selling enough stock to begin, but nearly all of \$200,000 collected has been spent for salaries and commissions.

New York, Octo. 20.—Today suit was begun by estate of Alf. G. Vanderbilt against Travelers Ins. Co. for \$150,000 alleged due under policy. Defense is that the policy does not cover the war risk of the sinking of the Lusitania.

—C. S. Samuel Succeeds Father

At a meeting of the board of directors of Oregon Life Insurance Company, C. S. Samuel, assistant manager of the company since its organization in 1906, was appointed general manager to succeed his father, the late L. Samuel. E. N. Strong, agency supervisor, was at the same time appointed assistant manager, and H. R. Blauvelt was appointed executive special. Mr. Strong has been connected with the company over a period of six years, and Mr. Blauvelt for a number of years.

—Lost \$500 Worth of Hose

At the recent Vallejo, Cal., mill warehouse fire a sugar-factory near by (Hawaiian Commercial) sent its tug and materially aided in restricting the fire. The sugar people had given the same gratuitous service to the Smith Lumber Co. at Bay Point.

—Sexton Memorial

“Fire Insurance,” or “What I Know About Insurance,” as the author at first intended to name the book, is Mr. Sexton's best Memorial. It contains all of his writings that he thought worth preserving. For sale by Coast Review, \$1.25 for cloth-bound.

—35 Percent Coast Fire Loss?

It has been a remarkably good year on the Pacific Coast, thus far. But there is a sound of “knockin’ on wood.” Some of the offices have had only 30 percent losses, it is whispered. And it may be the average loss ratio for 1916 will be less than 35 percent of the premiums.

—Compromise Offer

The Black Tom committee in charge of the big explosion fire losses have divided the merchandise losses into three classes and offer the insured respectively 90, 87½ and 82½ percent of sound cash value, and a proportionate equity in any recovery from those found responsible for the great casualty.

—Compensation

The New York state fund has adopted the stock companies’ manual of rates.

Politicians are working the state compensation game “for all there is in it”—office, power, perquisites and votes.

There is no legal liability of insurer to corporation other than insured, to whom policy is transferred after expiration under agreement by which assets of assured were transferred to new corporation. — Philadelphia Pickling Co. v. Maryland Casualty Co., 98 A. 433.

In employers’ liability policy, provision requiring suit on policy within 90 days after judgment is “paid and satisfied” means when judgment is fully paid; cancellation of record not being necessary.—Id.

—Personal

Manager Fabj of the Liverpool & London & Globe has returned from his Eastern trip.

Secretary Morhardt of the Board is in Salt Lake City.

Manager B. J. Smith has returned from his Rocky Mountain trip.

Manager Osborn of the Pennsylvania has returned from the East.

Manager W. W. Alverson of the Associated Underwriters is in Salt Lake City. He will return to San Francisco about the first of November.

John Conrad sailed yesterday from England for San Francisco.

Sickness and Accidents Of Munition Workers

In eleven ordinary-sized munition factories in England, employing 35,000 workers, there were 38,000 surgical dressings in the first 10 months of last year. The number varied from 19 per 1,000 to 221 per 1,000 per month. The relation between the number of accidents and overtime is deemed clearly established. In a factory working normal hours the number of first aid dressings was 10 percent per month of the hands employed. When the hours were increased from 9 $\frac{3}{4}$ to 12 the average rose to 292, and for night work, to 508. In one department, 1,000 men working overtime had a sick proportion of 8 percent. These workmen were rather elderly and worked 15 hours a day, and often on Sundays.

The assessment life insurance mania is about over. Dr. Experience found a sure cure.

Splendid, boys! You of the East who reported the recent conventions. Good work, all.

The Hearst International News Service has been denied the use of mails and wires and cables by the British government for framing up in the United States parts of "cablegrams" from London.

Insurance journalism is represented at the front by Col. Orville H. Hall, of the Fifth Georgia regiment. Col. Hall founded the useful Southeastern Underwriter, of Atlanta, twenty years ago. He has transferred the magazine to the Herald-Argus Co., which will conduct it in the future.

The new rates of the Royal Arcanum are advances up to as high as 25 percent.

Puyallup, Wash., Oct 2. — Frame bldg occupied as grocery damaged.

Cleanliness is essential to clear thinking and industrial efficiency.

POLICIES THAT SELL

ARE THE NEW POLICIES ISSUED BY THE
PACIFIC MUTUAL LIFE INSURANCE COMPANY



Founded 1868

Assets,
\$35,656,611 00

Capital and
Surplus,
\$4,504,807 00

BECAUSE THEY PAY DOUBLE IN CASE OF
DEATH AND CERTAIN LOSSES DUE TO
ACCIDENT. EVERY INSURER WHO HEARS
ABOUT THESE POLICIES WANTS ONE.

See for an Agency Contract in California—

KILGARIF & BEAVER, Inc.

Managers for

NORTHERN CALIFORNIA
Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Manager for

SOUTHERN CALIFORNIA
Pacific Mutual Bldg., Los Angeles

Gasoline and Coal Oil Fires and Explosions

Lakeport, Cal., Oct. 3.—Mrs. Omer Tune, Lower Lake, yesterday at breakfast time mistook a can of gasoline for coal oil and poured out some to hasten the fire. Mrs. Tune was fatally burned by the explosion. All her clothing except the corset was burned off. She fought off her husband until he had rescued the toddling baby, who was near the flames. The family had two oil cans of similar appearance, one containing coal oil and the other gasoline.

Modesto, Cal., Oct. 8.—Two miles out on Woodland ave. the rented house of W. D. Fleharty destroyed. Fire started from explosion of a coal oil stove. The Italian renter was at work in the field some distance away. Insured.

San Francisco, Oct. 11.—Fire in an automobile in a garage at Second and Mission sts. brought the fire department to the scene.

San Francisco, Oct. 12. — Oil range in cafeteria, 40 O'Farrell st., exploded, blowing the cooks across the kitchen, and smashing glass and dishes.

The caterpillar engine, seen at California fairs and in the fields, was invented at Stockton, Cal. These machines were bought by the Germans and British. The latter have armed and armored them.

Every insurance agent should join his state Insurance Federation and be prepared to fight for his threatened livelihood. As predicted by The Coast Review twenty years ago, state insurance is now a real menace. First, compensation insurance, and next—what? perhaps the branch on which you rely for a living.

“All men are liars,” sayeth the Sacred Book. And it is remarked that even Truth lies, at the bottom of a well. Well, well.

Fire

Automobile

Marine

COMMERCIAL UNION

ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital	\$	14,750,000
Paid-Up Capital		1,475,000
Total Cash Assets, Gold		59,256,504
Total Liabilities, including re-insurance reserve		49,292,061
Cash Surplus to Policyholders		9,964,423
Total Amount of Claims Paid		186,673,461

Assets in United States Held by Trustees, \$9,868,370

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St.

San Francisco

E. T. NIEBLING, Manager

R. C. MEDCRAFT, Assistant Manager

Additional September Fires

Everett, Wash., Sept. 30. — Phosphorus used in Harry Ramweek garage and other recent incendiary fires.

Seattle, Sept. 21.—Sparks on roof caused burning of cottage at 1017 Spring.

Seattle, Sept. 20. — Frame dwg. at 1111 38th st. damaged.

Selma, Cal., Sept. 18.—Small rink.

Woodland, Cal., Sept. 25.—W. E. Hiatt ranch property burned. Loss \$9,000.

San Francisco, Sept. 24.—Fire early this morning destroyed the two story planing mill of the Franklin Woodworking Company at 165 Franklin street and spread to the stationery book and candy store of the Commerce Company, Fell street, doing some damage to the stock. The fire started from an unknown cause in a heap of shavings in the mill.

Sacramento, Sept. 25.—Seven horses and three automobiles were destroyed and six dwellings partly damaged when the plant and building of the Caswell Advertising Company was destroyed by fire at 10 o'clock last night. •

Oakland, Sept. 25.—Mrs. Annie Lagrave, proprietress of the Panama-Pacific lodging house, 1919 San Pablo avenue, early today was awakened by smoke. She found a fire, supposedly incendiary, in a bin on a rear porch.

Oakland, Sept. 25. — Scores of men, women and children were routed from two hotels in a fire danger early today after a severe explosion had started a blaze which destroyed one store, with a loss of \$4,000, and caused hundreds of dollars' worth of damage by smoke and water to another and to a restaurant. The hotels were the St. Paul, at Twelfth and Clay streets, and the Eva hotel at 525 Thirteenth street.

HEALTH AUTHORITIES BURN TOWN

Los Angeles, Sept. 22.—Destruction of the town of Homer, a Mexican settlement near Needles, has been ordered by the health authorities of San Bernardino county to guard against the spread of typhus fever.

ARSON

San Jose, Cal., Sept. 24. — Antone Nicoletti confessed tonight, according to the police, that he planned to burn his home on North Fifteenth street, here, Thursday night. J. Malcaluso was his accomplice, he said. Malcaluso's body and that of Nicoletti's father-in-law, Dominic Saltuarella, were found in the ruins of the house. The police believe that Saltuarella caught Malcaluso setting fire to the house and started fighting him, both being so badly injured that they could not escape the flames. The skulls of both men were crushed. Nicoletti said he planned the fire and that Malcaluso agreed to carry out the plans and help collect the insurance.

BUSINESS MAN ACCUSED OF ARSON

Randsburg, Cal., Sept. 22.—Seth Hartley, business man of Randsburg, was lodged in the Kern county jail today and charged with arson as a result of the fire which last Sunday caused a property loss of \$10,000 and almost destroyed this little mining town of Randsburg. Deputy Sheriff Smith asserts several persons saw Hartley in the vicinity where the flames started shortly before the fire. They say personal belongings of the prisoner were saved from one of the buildings.

Butte, Mont., Sept. 29.—A. C. M. warehouse and mercantile contents burned, with loss of \$40,000.

Bandon, Or., Sept. 30.—Lochbauch general merchandise store burned.

Everett, Wash., Sept. 30.—Lumber storage building of Clark-Nickerson mill burned.

San Diego, Sept. 22. — News of the destruction by fire in the Gulf of California of the auxiliary schooner Panama, with the loss of all on board, was brought here yesterday.

San Jose, Sept. 22. — Murder and arson were committed in the home of Antone Nicoletti, 663 North Fifteenth street, last night, according to the theory of the authorities, reached after spending today investigating the fire which destroyed the Nicoletti home.

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1916) . \$10,873,210

NET SURPLUS, " . . . 4,537,559

E. F. BEDDALL
President

N. S. BARTOW
Secretary

GEO. W. BURCHELL
Vice-President

Gross Assets ^{JAN. 1} 1916 \$119,399,530

Exclusively Fire Assets 52,857,075

Net Surplus - - 24,462,872

Losses Paid - - 287,726,461

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager

J. J. ATKINSON, Sub-Manager

LIVERPOOL, ENGLAND



DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta,
San Francisco, Montreal.  Agencies in all principal Cities and Towns

ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING, SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston
J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred,
J. H. Banks, F. J. Perry, J. T. O'Brien, R. S. Folger, Matt B.
Evans, C. A. Luhrs (automobile).

CHIPS

—To the Censor

If you find any article giving comfort to "the enemy" tear out the page but please forward The Coast Review to its destination. People who fail to get their Coast Review medicine are likely to fall ill or become mad.

—In Liquidation

It now transpires that the New England-Equitable statement as of Dec. 31, 1915, showing a large surplus was positively incorrect. This Boston company has reinsured all its business—apparently a retreat in the face of an attack. Now the stockholders are uneasy.

—Part 3 of N. Y. State Ins. Report

It is dated Sept. 28 and we received it Oct. 13. With the compliments of Jesse S. Phillips. It is the 1916 report of the New York state insurance department dealing with casualty, surety and other miscellaneous branches. Reference is made to it under head "Miscellaneous" elsewhere. We note here that this department always uses the word "casualty" in the title as embracing "accident," "liability," "compensation" and "health," all of which happenings are casualties of course.

—The Second Wife

Where an industrial life policy designated insured's first wife as beneficiary and she died, a second wife held not entitled to the proceeds; the designation not having been changed.—In re Shanley, 160 N. Y. S. 733.

—'Lo! Lo

Oakland, Cal., Sept. 29.—The "insurance expert, R. E. Lo Rentz," failed to hold his second debate before a chamber of commerce committee, as programmed. He said a wrong impression prevailed among local agents as to his motives. A dozen years ago a little dentist in Monterey made the same discovery as Lo Rentz did, and was filled with dismay to find that he was necessarily using in the practice of his profession a spoonful or two too much of a restricted article. We laid the matter before his in-

surer, and the general agent, laughing, asked us to reassure the insured, and tell him that no company ever did nor ever would resist a claim on such trivial grounds. No company, under the falling building clause, ever resisted a claim because a shutter or chimney brick or a roof cornice or gutter fell, did it, Mr. Lo R?

—Answers

E. S.—California's fire loss ratio last year was 50 percent. The average premium rate was \$1.42.

A. M. R.—Wisconsin ruled that life companies must not incorporate disability clauses in their policies.

F.—Sidney H Smith retired some years ago, giving up field work, to take charge of an estate left him by his father. Sidney died about three years ago.

—To Our German Subscribers

If you fail to receive The Coast Review regularly, notify us. All issues are forwarded to you.

—Chicago F. F. Man Chosen

Another Chicago representative of the Fireman's Fund has been honored by a convention. The Fire Underwriters Association of the Northwest elected as its president for the ensuing year J. G. Stauffer, who is superintendent of agents for the Central department of the Fireman's Fund.

—Fire Items

Automobile caused a grain field fire. See page 743.

Eastern and foreign folks should compare their firemen pay with San Francisco firemen pay, on page 739. The educated veterinarian receives same \$1,200 salary as the 'os'ler. A truck company costs nearly three times as much as a chemical engine company, and an engine company costs more than a truck company. A fire boat costs more than twice as much as an engine company.

San Francisco, Cal., Oct. 8. — Incendiary attempt to burn vacant house at 139 Bismarek st.

“The Largest Fire Insurance Company in America.”

Organized 1853



ELBRIDGE G. SNOW, President

SAN FRANCISCO TEN YEARS AGO

TEN YEARS AGO “THE HOME OF NEW YORK” KEPT FAITH WITH ITS POLICYHOLDERS IN SAN FRANCISCO, AND WITH ITS AGENTS EVERYWHERE, IN CONFORMITY WITH ITS REPUTATION, BY PROMPTLY NOTIFYING ITS REPRESENTATIVES IN THE STRICKEN CITY THAT ALL LOSSES WOULD BE PAID IN FULL IMMEDIATELY ON ADJUSTMENT, AND THIS WAS DONE.

“THE HOME OF NEW YORK” STILL LEADS, WITH ASSETS LARGER THAN THOSE OF ANY OTHER FIRE INSURANCE COMPANY IN AMERICA.

All Branches of Fire and Allied Insurance

STRENGTH

REPUTATION

SERVICE

ROFF & SHEAHAN, General Agents

333 California Street

:

:

San Francisco

Pacific Coast Department
324 Sansome Street, : San Francisco

Insurance Company of North America

OF PHILADELPHIA

Assets, : : : \$20,838,450 21

Alliance Insurance Company

OF PHILADELPHIA

Assets, : : : \$2,678,459 21

Yorkshire Insurance Company, Ltd.,

OF ENGLAND

U. S. Assets, : : : \$1,037,806 00

Northern Insurance Company

OF NEW YORK

Assets, : : : \$1,521,500 00

FIRE INSURANCE

AUTOMOBILE INSURANCE

MOTOR BOAT INSURANCE

PARCEL POST and TOURIST BAGGAGE INSURANCE

JAMES C. JOHNSTON, Manager

J. K. HAMILTON, ASSIST. MANAGER

MCCLURE KELLY, ASSIST. MANAGER

BUILDING

Pullman, Wash., has a new grain elevator.

Lewiston, Mont., has a new bank building.

Roseburg, Ore., has a new high school building.

Valder, Wash., has a new \$15,000 school building.

Baker, Ore., is building a new high school.

Los Angeles is to have a new department-store building with a 95-ft. frontage at Broadway and 9th, at a cost of half a million.

There are about 700 saw-mills in the timber districts of California. The annual output is steadily decreasing.

FIRE

Kelseyville, Cal., Oct. 11. — One business block (half the business district) burned.

Tulare, Cal., Oct. 12. — Linder Hardware Co. store burned at 1:30 this morning. This was one of the largest stores in Central California. There were explosions which scattered the flames. Oils, ammunition and refrigerator-plant in basement, where probably the fire started. Loss \$100,000.

Alameda, Cal., Oct. 10. — At 1913 Webster st., movie film room destroyed. Loss \$5,000. Cigarette probably cause.

The Liverpool & London & Globe leads in Philadelphia six months premiums, with \$137,612. The total for all companies increased 16 percent.

MARINE

The steamer Bandon, which went ashore at Port Orford on September 1, after a rope caught in her propeller, was floated on the 14th. The marine surveyor gave the steamer up ten days before, after two weeks salvage work. Underwriters sold her to a syndicate for \$3,000. The salvors will make a profit of \$60,000. Capt. Porter did the salvaging.

The Scandinavia American of Norway, new, comes to New York, in F. Herrmann & Co. office.

The Japanese str. Panama is still ashore near Pt. Townsend.

FIRE

The Black Tom Island fire and explosion smashed the American legal deposits of several foreign fire reinsurers. Restorations are coming by ships from abroad.

The Phoenix, N. Y., fire of Sept. 24 destroyed \$700,000 values, half insured. About 75 risks were burned.

The London & Lancashire has sent 86 percent of its eligible staff to the colors. The Atlas, 89 percent. The Northern, 89, and other companies in similar proportion.

Sanity.—The Idaho schools will continue to insure.

**West Coast - San Francisco
Life Insurance Company**

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY—TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS**. Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

MORE AGENTS WANTED

HOME OFFICE---West Coast - San Francisco Life Building, San Francisco, Northwest corner Pine and Leidesdorff Streets

ORGANIZED 1797

The Norwich Union Fire Insurance Society, Ltd.

Of Norwich, Eng.

Assets, Over \$13,000,000.00

Losses Paid, Over \$100,000,000.00

Pacific Department :

J. L. FULLER, Manager

FRANK L. HUNTER, Asst. Manager

**234-236 Sansome Street
SAN FRANCISCO**

SALVAGE OF STEAMSHIP SESOSTRIS

The scarcity of ships caused by the unusual demands of the war, and to a lesser degree by the submarine activities of the belligerent powers, has placed extraordinary values on seagoing hulls. Any price or expedient seems warranted to obtain freight carriers. An example of this is the expedition now working to salvage the \$1,000,000 steel Kosmos liner Sesostris, which has lain stranded for ten years near Ocos, Guatemala.

This undertaking is an expensive task requiring dredging and other hard work under climatic conditions unsuited to the men from the North who are employed.

Nearly 100,000 cubic yards of sand will have to be removed from the inland lake before the bow of the Sesostris can be pointed seaward. Then the channel to the high-water line will have to be broad and deep enough to allow the passage of the great liner. The dredging is being done by suction with big centrifugal pumps and pipes. The sand as it is brought up is shifted back of the vessel, which the salvagers intend to work forward foot by foot.

The Pilot salvage tug was equipped with \$50,000 worth of special machinery, including pumps, and 4-ton anchors, before leaving Victoria. The expedition, it is estimated, will cost a quarter-million dollars.

Late advices are that the Sesostris is nearing deep water, and hopes are entertained that the ship will be liberated within a few weeks. The workmen are taking large doses of quinine daily to check the dinge fever.

\$58.66 PER CAPITA

Including 58 counties and 239 incorporated cities, and state expenses and road and other bonds, California's taxes last year amounted to \$176,000,000. The far lesser part is state taxes, mostly paid by corporations.

REINSURANCE RULING

The New York supreme court, in *Adamson v. Schreiner*, 160 N. Y. S. 745, ruled that the state may impose stringent conditions on and even wholly exclude foreign companies. Plaintiff is fire commissioner of New York City, defendant is agent of the Munich Reinsurance Co. The defence of the suit for percentage of the premiums was that defendant was agent of a reinsurer; that the statute refers to insurers only; that to require reinsurers to pay the tax is double taxation; and that the agent sued is not an agent within the meaning of the provision of the charter. It was held that the word "any" is broad enough to take in reinsurance. Judgment for plaintiff.

LESS THAN A 20th

The labor-union voters of the United States are less than one-twentieth of the total number of voters. But Congress and other political bodies toady to the organized one-twentieth.

FIRE

San Francisco, Oct. 18.—Fire, starting from an electric flat-iron from which the current had not been switched off, did \$1,200 damage to the Peerless Skirt Garment Company's quarters, 404 Mercedes building, 251 Post street, at 6 p. m. today.

On October 3 four buildings at 3866-70 18th streets destroyed.

On October 2 the barns of the Overland Freight Transfer Co. at 656 Bryant streets were partly destroyed. 36 draught horses and 16 motor trucks were saved. Insured.

Charles Platt, Jr., a director of the Ins. Co. of North America and a son of its late president, died recently, following an operation for throat trouble.

Yesterday, October 9, was generally noted as Fire Prevention Day through the Northern, Western and Pacific Coast states.

LIFE

A cash bonus of \$2,500 is to be distributed to Pacific Mutual producers of October and November business, based on the number of policies written. Christmas is coming.

The John I. D. Bristol agency convention asked all life companies to discontinue part time men after Jan. 1.

M. P. LaVelle, a Montana representative of the Bankers Life Company of Des Moines, had the honor of leading the Grit list of the company for the week ending October 5th, when he registered in with a total of \$32,000 of new business.

The Inter - State Life of Los Angeles expects to begin with \$200,000 capital. Several Germans are among the incorporators.

Some interests are figuring on buying the Mutual Life property, Sansome and California, San Francisco.

ACCIDENT

Berkeley, Cal., Oct. 14. — Infection in a broken leg of L. A. Mattes, a salesman living here, was diagnosed yesterday as "gas bacillus," a disease peculiar to the wounded in the European trenches, and probably for the first time making its appearance in this country. Mattes broke his leg in a fall last Friday.

\$1 Per Bound**Back Volume**

TWO VOLUMES (one year) IN ONE CLOTH Bound back numbers of The

Coast Review

For Sale at \$2 per cloth-bound book. Four volumes between two covers, \$3. This is the LAST CHANCE for Students. 122 Halleck Street.

PHOENIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

E. C. F. KNOWLES,

General Agent for Pacific Coast

MUNRO ENGLISH,

Assistant General Agent

343 SANSOME STREET

Security Building
(Entrance on Halleck Street)

San Francisco

LIFE

At the Philadelphia Fidelity Mutual convention F. W. Heron and W. G. Backus of San Francisco, Jas. L. Duffy of Portland and C. H. Bingham of Los Angeles were present.

Of the deaths of the life policyholders of the Travelers last year, 68.3 per cent had been insured less than 20 years, 38.3 less than 10, 23.2 less than 5, 8.2 less than 2, and 4.2 less than 1 year. Of 25 men who insure today, 1 man will die within a year.

The Pioneer German Fire Insurance Company in America



**Hamburg-Bremen
Fire Insurance Company**

HAMBURG, GERMANY

Pacific Department: 201 Sansome Street, - SAN FRANCISCO, CAL.

MARSH & McLENNAN, Managers

Organized in 1854

Entered United States in 1858

Total Losses Paid in the United States, \$27,000,000

United States Branch: 123 William Street, - NEW YORK

H. N. KELSEY, Manager

AGENTS WANTED IN UNREPRESENTED POINTS

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President **JOHN M. TAYLOR**, Hartford, Conn.

Insurance in force, 100,411 Policies for - \$237,784,931.79

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1915	- - - - -	\$302,236,187.70
Total returned to Policyholders, as above noted, in same period	- - - - -	311,968,360.63
Excess of amount returned	- - - - -	9,732,172.93

PACIFIC COAST DEPARTMENT

The Williamsburgh City Fire Ins. Co.

Organized 1853

Merchants Fire Assurance Corporation

Organized 1910

New Jersey Fire Insurance Company

Organized 1910

WM. W. ALVERSON, Manager

374 Pine Street, : : : San Francisco, Cal.

The New Brunswick Fire Ins. Co.

Organized 1826

The North River Insurance Company

Organized 1822

United States Fire Insurance Co.

Organized 1824

H. T. UNGEWITTER, Asst. Mgr.

Telephone Sutter 485

SPECIAL AGENTS

T. B. CLARKE, R. L. ELLIS, San Francisco; T. J. KELEHER, Los Angeles; A. M. LOVELACE, Portland; W. T. BOOTH, Spokane

AMPLE FACILITIES for Handling Large Lines.



ATLAS

Assurance Company

(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . . \$25,000,000.00

Assets in United States, \$ 3,082,719.99

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

Fire Proverb

In a wigwam at Kettle Falls, in the Rainy Lakes region, lives an Indian guide named Wake-em-up-John. On the cruise, the hunt, the trail, or at the camp, the morning activity of Wake-em-up-John is always in evidence. Here is one of his proverbs:

“Injun mek lil fire, get nex,
White Man mek heap beeg fire,
run way bak.”

Munition and other war shipments from this country to Europe now average \$100,000,000 a month.

Black Tom Island Losses

The fire companies will pay fire losses but not explosion losses on the Black Tom Island fire. A special committee handles all claims. The railroad company will be sued, under subrogation.

Denver

Building in this capital city for nine months, \$3,137,720, against \$2,015,600 in same period last year.

Omaha, Neb., Oct. 2.—Morris meat plant, \$600,000 loss.

ARE YOU PLEASED?

IF NOT, SEE

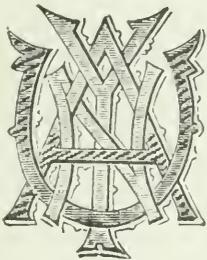
US

**POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
OCCIDENTAL LIFE INSURANCE CO.
OF CALIFORNIA**

"THE DURABLE"

THIRD FLOOR GROSSE BLDG.

LOS ANGELES, CAL.



New York Underwriters' Agency

Established 1864

Representing Cash Assets of over \$28,000,000

F. M. BRANCH, Manager

H. R. MANN Jr., Assistant Manager

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—H. B. Hagen, 520 Realty Bldg., Spokane, Wash.—V. H. Quitzow, 339-41 Sansome St, San Francisco—A. C. Anderson, 239 Van Nuys Bldg., Los Angeles, Cal.

W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

(FIRE)

United States Assets	\$1,939,786.00
Liabilities in United States	1,163,164.00

Surplus \$776,622.00

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

San Francisco Stabbing

Jack Hunt, employed by a San Francisco non-Exchange broker, was stabbed in the jugular vein at a dinner in an apartment and died a few minutes later. He attempted to eject an

intoxicated man inquiring for his daughter. Hunt, an athlete, was heard to say: "Now kiss yourself goodbye, old man."

There are nearly 20,000,000 acres in the national forests in California.

FIRE

NIAGARA FIRE Insurance Company

Assets, - \$7,502,873.00 Surplus to Policyholders, - \$3,387,433.00

DETROIT FIRE & MARINE Insurance Company

Assets, - \$2,274,403.00 Surplus to Policyholders, - \$1,533,737.00

NIAGARA - DETROIT UNDERWRITERS

Assets, - \$11,301,668.00 Surplus to Policyholders, - \$5,667,165.00

EDWIN PARRISH, Manager

Pacific Coast Department 334 Pine St., - San Francisco

AUTOMOBILE

Live OPPORTUNITIES are OPEN
for AGENTS who CAN DELIVER

Men capable not only of writing applications
but of collecting the premiums, are always
welcome to our forces and can be advantageously placed.

**UNION MUTUAL LIFE
Insurance Company**

PORTLAND, MAINE.

ARTHUR L. BATES, President

Address ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.

GEO. ELLIOTT HUNT, Manager
Shreve Bldg., San Francisco

**T. H. McAllis, Manager, Sherlock Bldg.,
Portland, Ore.**

**P. B. Duren, Manager, Boston Block, Seattle,
Wash.**

J. E. Evans, Manager, Vancouver, B. C.

GERMANIA

FIRE INSURANCE COMPANY,

NEW YORK.

ORGANIZED 1859.

Statement, January 1, 1916.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	8,029,651 84
Liabilities - - - - -	3,920,295 68
Net Surplus, - - -	3,109,356 16
Surplus for Policyholders	4,109,356 16

HEAD OFFICE

Cor. William and Cedar Sts.

**She Slept With
One Eye Open**

Kokomo, Ind., Oct. 4.—Mrs. J. H. Friar, living on a farm near here, has lost the sight of her right eye as a result of a hen pecking her in the eye

when she was asleep. Mrs. Friar and her husband, expecting to find sleeping out of doors more comfortable than in the house, took their bed to the porch. She was awakened this morning when the hen pecked her. The attending physician said the sight had been destroyed.

American Central INSURANCE COMPANY
of St. Louis Established 1853
Assets. \$4,076,388 Surplus to Policyholders, \$2,037,306 Losses Paid, \$31,008,877

St. Paul F. & M. INSURANCE COMPANY
of St. Paul, Minn. Established 1865
Assets. \$11,320,710 Surplus to Policyholders, \$4,899,457 Losses Paid, \$52,559,624

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

Mercantile F. & M. UNDERWRITERS
of St. Louis
Assets \$4,076,388
Surplus to Policyholders 2,037,306

Minnesota UNDERWRITERS
of St. Paul
Assets \$11,320,710
Surplus to Policyholders 4,894,457

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers

Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.

Fire Association

Organized 1817 Of PHILADELPHIA Began on Coast 1873

Losses Paid in San Francisco in 1906, - - - \$1,835,930

Cash Assets, - \$9,372,162.82 Surplus to Policy holders, - \$3,182,04.94

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$30,210,613.03 Surplus to Policyholders, - \$12,182,024.94

Net Losses Paid in San Francisco in 1906. - - \$5,064,178.03

F. M. AVERY, Manager

Pacific Coast Department 242-244 Sansome Street, San Francisco

SPECIAL AGENTS:—C. L. BARSOTTI, T. F. O'GRADY, H. W. HOGAN, *San Francisco*;
GEO. F. STANIFORD, *Los Angeles*; SAM G. GORDON, *Seattle*; FRANK S GLOVER, *Portland, Or.*

FIRE

The Svea has closed its local department in New York City.

October 5.—White Horse tavern at Rockaway Beach, near San Francisco, also a dwg., burned with loss of \$4,000. Owner, Edward Floor. Tavern two years old.

San Francisco, Oct. 3. — Howard, near Second, Monogram Oil Co. 2-story bldg, scene of fourth blaze in 24 hours. Spontaneous combustion may have been cause. Loss about \$40,000.

Martinez, Cal., which believes in the Shell game and thinks it is growing, has bought a new auto fire truck.

Three state insurance commissioners say that "mercantile floaters" are contrary to their state laws.

San Bernardino, Cal., Oct. 10.—Dr. Emma Jocelyn 3-story hospital burned. Caretaker Wm. Courts under arrest. Oilsoaked rags found in several rooms where fires were burning. Dr. Emma also arrested.

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT | WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

HARTFORD

NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

**BENJ. J. SMITH,
MANAGER**

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.

of Springfield, Mass.

Largest Fire Insurance Company Chartered by
the State of Massachusetts

Incorporated 1849

Total Assets \$11,695,373 60
Total Liabilities 9,114,706 97
Net Surplus 2,580,666 63

SURPLUS TO POLICYHOLDERS, \$5,080,666.63

NEWARK

Fire Ins. Co.

of Newark, N. J.

Oldest Fire Insurance Company Chartered by
the State of New Jersey

Incorporated 1811

Total Assets \$ 2,153,768 00
Total Liabilities 1,222,152 00
Net Surplus 431,616 00

SURPLUS TO POLICYHOLDERS, \$931,616.00

150 Sansome Street, : San Francisco

GEORGE W. DORNIN, *Manager*

JOHN C. DORNIN, *Asst. Manager*

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER GEO. C. CODDING L. B. ROGERS J. E. CRANDALL C. H. ANDERSON
FRANK H. YOUNG H. K. NOURSE

Underwriters should give publicity to reductions and reasons therefor.

The people will give publicity to rate advancements.

The "Home Life"

The fifty-sixth annual statement of the Home Life Insurance Company, of which George E. Ide is President, presents a record of substantial benefits to its policyholders during the year and a solid growth in financial strength.

Assets increased to \$32,029,439.71 after paying to policyholders \$3,447,381, including dividends of

\$602,271

The insurance in force was increased by \$4,766,740, and is now

\$125,660,173

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

most raw-cous folks are of course the single-tax millenniumites. Now these hare-brained failures propose that the state of Oregon lease all land and rent it, and release everybody from taxes, and lend money to every poor person. The suffering Oregonians must vote on this and other lunacies.

LIFE

Twenty-three purses of gold, aggregating \$835, are offered as special prizes for personal production by Western Union Life of Spokane, Wash., in the tenth anniversary contest, October 1 to November 23. The prizes range from \$125 to \$5.

Next year the Home Life will pay larger dividends to policyholders.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital, - - - - -	\$1,000,000.00
Surplus to Policyholders, - - - - -	1,263,340.00
Assets, - - - - -	4,195,444.00

DIXWELL DAVENPORT, Manager

Metropolitan Department,

San Francisco National Bank Bldg., 451 California Street, San Francisco

FIELD REPRESENTATIVES:

E. W. HALL, Northern California,
599 Syndicate Bldg., Oakland, Cal.

Wm. M. STODGHILL, Southern California,
211 W. I. Hollingsworth Bldg., Los Angeles, Cal.

HENRY G. GREEN, Oregon, British Columbia and
Western Washington, 722 White Bldg., Seattle

WM. P. CASSELL, Idaho, Montana and Eastern
Washington, 1331 Old Nat'l Bank Bldg. Spokane, Wn.

OREGON

Is Oregon "going to seed?" The "initiative and referendum" has recently brought before the people some 80 proposed laws, mostly raw. The

Statement of the ownership, management, circulation, etc., required by the act of August 24, 1912 of the Coast Review, published monthly at San Francisco, Cal., for Oct. 1, 1916. State of California, City and County of San Francisco—ss. Before me, a notary public in and for the state and county aforesaid, personally appeared Edwin H. Bacon, who, having been duly sworn according to law, deposes and says that he is the editor of the Coast Review, and the following is, to the best of his knowledge and belief, a true statement of the ownership, management, etc., of the aforesaid publication for the date shown in the above caption, required by the act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, to-wit:

1. That the names and addresses of the publisher, editor, managing editor and business managers are: Publisher, E. H. Bacon, 122 Halleck st., San Francisco, Cal. Editor, E. H. Bacon, 122 Halleck st., San Francisco, Cal. Managing Editor, E. H. Bacon, 122 Halleck st., San Francisco, Cal. Business Manager, E. H. Bacon, 122 Halleck st., San Francisco, Cal.

2. That the owners are: E. H. Bacon, San Francisco, Cal.; A. E. Edwards, Berkeley, Cal.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: None. E. H. Bacon, Publisher.

Sworn to and subscribed before me this 23rd day of Sept., 1916. Charles Edelmann, Notary Public in and for the city and county of San Francisco, State of California.



INSURANCE CO.

HOME OFFICE
NORTHERN LIFE BLDG
SEATTLE
U. S. A.

PROGRESS

(Since 1906)

	ADMITTED ASSETS	INSURANCE IN FORCE
1907	\$179,177.00	\$1,804,500.00
1909	\$267,521.00	\$3,375,875.00
1911	\$428,508.00	\$6,662,257.00
1913	\$680,063.00	\$8,640,266.00
1915	\$1,182,546.00	\$10,639,196.00

Better Policies —
Better Business —

Satisfied Patrons
Gratified Agencies

WRITE US



**WE ARE PREPARED FOR YOUR
SUCCESS. LET US SHOW YOU.**

BANKERS LIFE COMPANY, DES MOINES, IOWA.



The Prudential
Now writes Group Insurance

in response to a well-defined demand.
The policy is planned to give Strong-as-Gibraltar-Protection, at low-cost, with up-to-date-features, such as annual dividends, payment of policy during life for total disability, and arrangements for military service.
It is a winner.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

FORREST F. DRYDEN, President.

Home Office, NEWARK, N. J.

Incorporated Under the Laws of the State of New Jersey

Centenarian

In New Bedford, Mass., Mrs. Mary Anne Fuller recently passed her hundredth anniversary. She is one of three living sisters whose united years number 283. She has one great-great-

grandchild—five generations living.

There appears to be no argument, in the case of these old sisters, for life insurance.

The Mutual Benefit, for 1916, has declared a fourth special dividend.

AMERICAN PRESIDENTS AND ELECTIONS

Of the 28 American presidents, only two were natives of large cities — Roosevelt and Taft. The names of only three ended with “s”—the two Adams and Hayes. Only two were by vocation farmers—George Washington and William Harrison. As to male ancestry, one, Jefferson, was of Welsh; two, Van Buren and Roosevelt, were of Dutch; nine were of Scotch or Scotch-Irish; and fifteen were of English. None were of Scandinavian, Russian, German or Latin country ancestry.

Theodore Roosevelt had the largest plurality popular vote. William H. Taft had the largest popular vote.

Woodrow Wilson had a minority popular vote but also was elected by the largest electoral vote—435.

Nine of the presidents, including Washington and Lincoln, never attended college.

Two were soldiers when elected, and six had been soldiers.

The number of electoral college votes necessary to elect is now 266. There are 531 votes in the college.

The total popular vote for candidates in 1912 was 15,036,542. This year it will probably be 16,500,000.

In 1912 the popular vote for the chief candidates was:

Wilson	6,293,019
	—————
Roosevelt	4,119,507
Taft	3,484,956
	—————
	7,604,463
Debs	901,873

The electoral college vote was: Wilson, 435, Roosevelt 88, Taft 8.

LIFE

The world's a bubble and the life of man lesse than a span,
 In his conception wretched, from the wombe so to the tombe;
 Curst from the cradle, and brought up to yeares with cares and feares
 Who then to fraile mortality shall trust
 But limmes the water, or but writes in dust.

—Lord Verulam.

TO COAST PAPERS

Please impress on your readers that the fire premium rate is based on the fire loss—and on the special taxes.

When you report a fire or death or accident, give particulars of the insurance. Local insurance agents will gladly aid you.

“The Coast Review” will cheerfully give you any information you may want as to companies and contracts.

“The Coast Review” warns YOU against publishers’ “adjustment” collection agencies, whose raw methods make enemies for you and make no collections which you cannot make yourself.

Please hand “The Coast Review” to the second best insurance agency in your town.

Keep a book record of the fires and losses in your town, and urge the authorities to increase fire protection as population increases.

You can copy anything from these pages which may be useful, with or without credit.

If you are interested in insurance, write to us.

If any company, mutual or interinsurer tries to or does defraud any of your people, give us the facts.

If a new merchant sets up in your town and you have any doubts, write to us his name and we’ll give you in confidence his fire record (if any). Not a few tramping merchants are firebugs.

When you report a fire give the known or suspected origin, an estimate of the loss, and the names of the agents and companies interested.

Do not carry all your eggs in one basket—nor all your insurance in one company. Something may happen to “the basket.”

“ ’Tis easy enough to be pleasant
 When life goes by like a song;
 But the man worth while
 Is the man with a smile
 When everything goes dead wrong.”

WANTED —

A Local Agent of long experience to write “Specials” for The Coast Review.

MARINE

The wreck of the passenger steamship Bear, near Cape Mendocino, Cal., can not be salvaged. Heavy seas have been breaking up the ship and she probably will prove a total loss. Effort has been made ever since the steamer went ashore to get her off the rocks in which she is wedged.

CASUALTY

The New Amsterdam is preparing to engage in all lines of Casualty writing.

The Fidelity & D., quitting the compensation field, says a company should be run only in the interest of its stockholders and write only the

kinds of casualty business promising a profit now. So? Then we fear this complaining quitter will have to go out of business.

The U. S. Fidelity and C. will soon have \$3,000,000 capital.

FIRE

St. Louis, Oct. 6.—Part of the main bldg of Christian Brothers College burned today. The third floor fell to the basement, carrying twelve firemen down. Two aged priests and five firemen were burned to death. The bldg appears to have been a firetrap. Loss \$200,000.

The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

SEMI-ANNUAL STATEMENT, JUNE 30, 1916

Assets	\$13,129,602 70
Liabilities	9,115,416 08
Capital	1,000,000 00
Surplus over all liabilities	3,014,186 62
Losses Paid to June 30, 1916	51,167,050 85

This company issues contracts as follows :

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage, Collision, Fire and Theft), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

Pacific Coast Department: { California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange, San Francisco. Washington and Oregon—SEELEY & CO., 111 S. 10th St., Tacoma; Coleman Bldg. Seattle; Board of Trade Bldg. Portland.

THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS---C. W. Rohrer, LOS ANGELES; Rod E. Smith, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; J. E. Johnsen, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

Pacific Branch—Southeast corner Sansome and Pine Sts., San Francisco

“FIFTIETH ANNIVERSARY YEAR IN THE UNITED STATES.”

ONE HUNDRED AND SIX YEARS OLD

North British & Mercantile

Insurance Company

Pacific Department of the United States Branch, 76 William St., New York City

ASSETS OF THE UNITED STATES BRANCH **\$8,926,952.00**
(which are but a small part of total fire assets of the Company)

E. G. RICHARDS, Manager

W. S. BERDAN, Deputy Asst. Manager

GEORGE M. WARD, Resident Sec'y Local Dept.
234 Pine Street, San Francisco, California.

FIELD REPRESENTATIVES:

E. J. Young, 201 American Bank Bldg., Seattle; P. W. Gedney, 504 Empire State Bldg., Spokane, Wash.; E. C. Willey, 1645 Tremont St., Denver, Colo.; C. Harris, 515 Title Ins. Bldg., Los Angeles; H. E. Smith, 24 Henry Bldg., Portland, Or.; G. W. Dearborn, F. J. Schoeneman, C. F. Milliman, San Francisco.

AGENTS WANTED

Every Company that advertises wants Permanent Agents. Have you any business? Are you about to change companies? Are you newly engaged in Insurance? Do you intend to go into the business?

THEN

Hustle! Get busy! Write to our Advertisers. Don't be verbose nor uncertain. Don't write from Los Angeles or Portland or Seattle and ask some big company, Are you represented here? Of course the company is represented there. Probably it is represented everywhere. But it may be contemplating a change, or its present agent may be flirting with the special of another company.

It Will Do No Harm

to get on the waiting list. It is legitimate for you to write modestly, "Consider me an applicant if you want another agent here." "I control \$—— in premiums." "My business is chiefly ——." "I want a company, and if you are unrepresented in this town or contemplate a change of representation let me submit particulars to you."

If you can write some life or accident business on the side or exclusively, the live companies which advertise are

Looking For You

They will give you the glad hand and the warm eye They will pay you a handsome commission, too.

Scottish Union and National

Insurance Company
Of Great Britain.

Organized 1824,

FIRE - LIGHTNING - TORNADO

AUTOMOBILE - SPRINKLER LEAKAGE

North American Branch:

Hartford, Conn.

JAMES H. BREWSTER
MANAGER.

FIELD REPRESENTATIVES:

FRED W. GASTON, Tacoma, Wash.,
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,
706 Gas and Electric Bldg., Denver, Colo.,
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, Realty Building,
Spokane, Wash.,
Montana and Idaho

H. W. FORES, San Francisco, Cal.,
General Agent, California, Nevada, Arizona.

SAN FRANCISCO OFFICE:
201 Sansome Street

Twelfth Edition

PACIFIC FIRE MANUAL

Twelfth Edition

WITH COLORED DIAGRAMS

WITH REVISED FIGURES

\$12 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE

MUTUAL FIRE LEAFLETS INSERTED

Single Copies, \$1.25

For Sale by Coast Review

122 Halleck St., San Francisco

**Phoenix, N. Y., Burns
Like a Western Town**

Syracuse, N. Y., Sept. 24. — Fire early today destroyed the entire business district and more than half the industrial section of the town of Phoenix, causing a loss of more than \$1,000,000. One person is known to have perished. Eighty-two buildings were destroyed. The fire burned without check for fifteen hours.

**Dangerous Match
On Floor of Garage**

Orion, Ill., Oct. 3. — While his friend was filling an automobile tank in a garage a man stepped on a match. Flame and explosion resulted in burning six business shops and several dwgs. Loss \$35,000.

The older the building the better the fire material.

W. R. BROCK, President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO.

OF TORONTO (INCORPORATED 1851)

United States Assets	\$2,578,165.00
Liabilities in United States	1,524,276.00
<i>Surplus</i>	\$1,076,347.75

PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO

MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$20,000,000.00.

Svea Insurance Co.
of Gothenburg

Agricultural Insurance Co.
of Watertown, N. Y.

Globe & Rutgers Fire Ins. Co.
of New York, N. Y.

Hamilton Fire Insurance Co.
of New York, N. Y.

Globe Underwriters Agency
of New York, N. Y.

First National Fire Insurance Co.
of Washington, D. C.

Sea Insurance Co., Ltd.
of Liverpool, Eng.

22,000 EDITION

It Is for All Local Agents

12th EDITION

Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.25

Recommended by General, Special
and Local Agents

For Sale by the Coast Review

EDWARD BROWN & SONS

GENERAL AGENTS

202 - 204 Sansome St., SAN FRANCISCO

FOREIGN

The government of the United Kingdom looks after the health and welfare of munition workers. Sir James Paget is quoted as saying that fatigue has a larger share in the promotion of disease than any other casual condition. The disabling conditions of labor are cramped attitudes, prolonged strain in lifting, machinery accidents, working in ill ventilated and ill lighted shops, or in gases or vapors.

LAND MORATORIUM

We cannot help but feel that the provincial government has taken a step in the wrong direction in extending the scope of activity of the land moratorium which was enacted in 1915. It then had reference only to mortgages on homes, the bona-fide residence of the mortgagor, and then only on condition that the interest and taxes were kept paid up. This measure protected the security of the mortgagee, if it denied to him the right to acquire the principal of the mortgage or the security for the principal by foreclosure. But when the act is extended to include interest and taxes, it will deny the right for the mortgagee to protect his security; and still he must make himself liable for the taxes in order that, at the dawn of the golden day some time after the war, he may recover back interest, advances for taxes, and possibly principal of mortgage. In addition the judge has the right to give relief at his discretion under all contracts relating to land. The amendment comes near meaning that no one can be required to pay money on land, or relating to

land, except on order from a court in the jurisdiction. — British Columbia Financial Times.

An English pamphlet presents an extraordinary proposition, no less than that the United Kingdom pay its war debt by taking over the assets and liabilities of the British and Irish life insurance companies. The stockholders will receive their capital and due share of the surplus, and the government will exchange the life securities for its bonds.

Spain pays only \$13,500,000 yearly in premiums for all kinds of insurance protection. Of the Caucasian races or nations, Spain is the least progressive as regards insurance.

LIFE

H. J. Furber, a life insurance "financier" of some years ago, and the man who wrecked the Charter Oak Life of Hartford, the North America of New York, and the Republic of Chicago, to say nothing of his trimming of the National Life of the U. S. of A., committed suicide in Chicago about three weeks ago. During his early career he was a scourge to life insurance.—Baltimore Underwriter.

Seattle.—J. H. McCulloch, formerly general agent for the U. P. Life, is now agency manager here for the West Coast-San Francisco Life. Charles Gould, Tacoma, has been appointed district manager.

The Iowa Fraternal Congress opposes group and favors whole family insurance.

Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$35,000,000.00

A Successful Record of Nearly Two Hundred Years.

Losses Paid During That Time Exceed

\$230,000,000.00

United States Branch, 92 William St., New York City

R. D. HARVEY, United States Mgr.

LAWRENCE F. LAMPING, State Agent

For Oregon, Washington and Northern Idaho

310 BURKE BUILDING, SEATTLE

CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital paid up (Gold)	- - -	\$ 250,000 00
Cash Assets (Gold)	- - -	3,353,190 12
Net Surplus (Gold)	- - -	2,359,803 17
Bonds on deposit in the U. S.	-	399,500 00

The above Company conducts
a general Marine Insurance
business.

PARROTT & CO., General Agents
Since January, 1882

E. L. BARRY, Acting Manager
320 California Street, San Francisco
[Babcock Building]

PHOENIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

W. IRVING

General Agent for Pacific Coast

E. C. F. KNOWLES

Assistant General Agent

343 SANSOME STREET

Security Building
(Entrance on Halleck Street)

San Francisco

The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building
33 Broad St., Boston

SAMUEL APPLETON, U. S. Manager

Accident Policies

Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employes. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.

CHAS. J. OKELL & CO.

General Agents, - - San Francisco, Cal.
Royal Insurance Building

Little Chunks Of Wisdom

The greatest possession is self possession.

The Golden Rule in business is simply in giving value received.

The failure to reward efficiency is putting a premium on in-efficiency.

The fellow who is always trying to get somebody's goat always gets butted.

The fellow that damns his own town has usually never been away from home.

The fellow who thinks the world owes him a living usually doesn't live very well.

The emotional appeal is just as popular as it ever was, but its effectiveness is growing less. — Cottrell's Magazine.

Everybody (not "inbred") has 1,024 ancestors in ten generations. Would you like to meet them?

Litigation in Federal Courts

As over 80% of all railroad employees in this country, according to statistics, are engaged in interstate commerce, it naturally follows that a large percentage of the suits to recover damages for injuries or deaths caused by the negligence of railroads are taken to the federal courts. This accounts in part for the steady growth of litigation in our federal courts in recent years.

The enactment by Congress of such laws as, The Employers' Liability Act, The Safety Appliance Act, The Hours of Service Act, The White Slave Act, The Food and Drug Act, Labor, In-

dustrial and Anti-trust laws, has also contributed to the increase of federal litigation.

Railroads

Two-thirds of the mileage of railroads in the Southwest—28,000 miles, is in the hands of receivers. More mileage is needed but American investors prefer other and safer investments. The proposed increase of cost of service, as imposed by Congress, will put more roads into receiverships and make railroad bonds even less attractive than at present. Great financial institutions, which have invested heavily in these securities, may be seriously affected by their continued depreciation.

There have been seven lean years. With \$3,627,283,380 newly invested in the seven years, the actual net income available for railroad interest and dividends in 1914 was \$74,110,851 less than in 1907.

Do the federal politicians contemplate government ownership and fat jobs?

Haul Houses Away To Check Fire Fiend

Randsburg, Cal.—Two hundred men and boys lifted three houses off their foundations and checked a disastrous fire which swept through Randsburg, the mining town. The fire started in a warehouse and five buildings were burned before the residents and miners took the unusual means of bodily moving several houses from the path of the flames to prevent it from destroying the entire line of structures.

ESTABLISHED 1873

Office of Edward E. Potter

General Agent

- THE FIRST OFFICE to commence paying losses after the conflagration.
 THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.
 THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.
 THE ONLY OFFICE that did not compel its patrons to go to the expense and trouble of going to Oakland for the adjustment of their claims.
 THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department

**Get the Best Insurance While You Are About It
It Costs No More**

OLD AND
TRIED

GLENS FALLS INSURANCE COMPANY

*Of New York**Incorporated 1849*

SURPLUS to Policyholders . . \$5,212,525 00 UNDIVIDED Profits . . . \$2,319,300 00

SECURITY INSURANCE COMPANY

*Of New Haven**Incorporated 1841*

SURPLUS to Policyholders . . \$3,889,296 00 UNDIVIDED Profits . . . \$ 802,506 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

*Of Philadelphia**Incorporated 1853*

SURPLUS to Policyholders . . \$1,893,309 00 UNDIVIDED Profits . . . \$ 432,560 00

FIREMEN'S INSURANCE COMPANY

*Of Newark**Incorporated 1855*

SURPLUS to Policyholders . . \$6,565,223 00 UNDIVIDED Profits . . . \$2,720,038 00

EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$3,053,576 00 UNDIVIDED Profits . . \$811,504 00

GERMAN - AMERICAN INSURANCE COMPANY

*Of Pittsburg**Incorporated 1873*

SURPLUS to Policyholders . . \$1,080,978 00 UNDIVIDED Profits . . . \$173,718 00

EDWARD E. POTTER, General Agent

W. W. POTTER, Assistant General Agent

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

THE COAST REVIEW

INSURANCE

OCTOBER

A Useful Publication

In its 46th year

Some Things Which You May Want To Refer To

APPEARING IN THE COAST REVIEW

	Page		Page
American Casualty Totals, July	506	Peace Rates in London, May	365
Automobile Ins. in Washington, July	a	Plate Glass Warning, May	368
Apartment Houses in S. F., May	354	Queen of America, Mar.	208
Arizona Ag'cy Commissions, July	512	Royal Exchange, July	512
British America Home Figures, May	365	Reliance Life Decline, July	523
Colorado Fire Business, May	373	Royal in the United States, Mar.	206
Cancellation Decision of Cal. S. C., May	362	Rabb v. North American Ac., April	258
Equitable Life of London, May	366	Sun Insurance Office, July	528
Enthusiasm in Soliciting, May	356	Spokane Pumping Station, May	355
Franklin Fire, July	530	San Jose Statements, May	363
Fabj, Robt. P., President of Board, May	339	San Francisco Rates, May	365
Forest Mills Claim Suit, May	340	Samuel, L., Death of, Sept.	682
Fire Companies, 20 Retire Yearly, May	362	San Jose, Sept.	686g
Guardian Cas'y & G. Examination, May	368	Str. Congress Loss, Sept.	689
Hawaii Fire Business, May	373	Steil v. Sun, April	265
Idaho Fire Business, May	372	Standard Forms Bureau, April	277
Ins. Co. of North America, May	362	Sonntag, Julian, Death, April	281
Law Union & Rock Home Figures, May	364	South Carolina Cracked Anti-Compact Law, Mar.	207
Liv. & Lon. & Globe U. S. Branch, April	293	Theobald, John J., Death of, Sept.	689
London & Lancashire Fire, July	506	U. S. Fire-Marine Figs., Mar.	190
Marine Decision, July	501	Union Central's Huge Stock Dividend, Aug.	602
Marine War Losses, April	314	Union Central Life's Huge Stock Divi- dend, July	505
Michigan F. & M., April	260	Union Central Life's Huge Stock Divi- dend, July	524
Mutual Members Liability Unlimited, April	264	Utah Fire Figures, July	b
Montana Fire Business, May	372	“ “ “ July	542
Newark Fire, Mar.	213	Union Mutual Life, Mar.	208
Nevada Fire Figures, July	510	Union Central Life Pays Stockholders \$1,500,000, Mar.	210
“ “ “ July	542	West Coast-San Fran. Life election, April	261
Nylic Complaint, May	366	Wiscon State Fire Insurance, April	277
North America Agency Absorbs 2 Com- panies, July	531	Wisconsin Life Ins. Experiment, Mar.	183
New Mexico Figures, Fire, July	542	Western Assurance Home Figures, May	338
200 New Life Companies, Mar.	183	West Coast-San Francisco Life Endorsed Mar.	210
New Zealand, April	268	Workmen's Compensation, May	359
National Union Fire, April	287	Walla Walla Fire, May	360
N. American Accident Criticised, April	290	Washington Fire Business, May	370
Oregon Fire Business, May	370	Wholesale Grocers Reciprocal Indemnity Exchange, May	375
Pacific Coast Casualty Quits, Mar.	207	Wyoming Figures, Fire, July	528
Par Value of Coast Ins. Stocks, April	276	“ “ “ July	542
Patriotic Assurance Co., July	504	“Written” Defined, Sept.	656
Pittsburg Life & Trust, May	375		

For more of this Index see elsewhere.

STABILITY AND STRENGTH

RESOURCES OVER \$52,000,000.00

SUN INSURANCE OFFICE
OF LONDON

COLONIAL
FIRE UNDERWRITERS
AGENCY

MECHANICS & TRADERS
OF NEW ORLEANS

NATIONAL
OF HARTFORD

MICHIGAN
FIRE AND MARINE
OF DETROIT

SUN
UNDERWRITERS AGENCY
OF LONDON

PACIFIC DEPARTMENT

WILLARD O. WAYMAN---CARL A. HENRY

JOINT GENERAL AGENTS

FRANK E. STONE

MAXWELL H. THOMSON

ASSISTANT GENERAL AGENTS

Sansome and Sacramento Streets

San Francisco, Calif.

Branch Offices: Los Angeles, Cal., Portland, Ore., Seattle and
Spokane, Wash., and Denver, Colo.

AGENTS WANTED IN EVERY CITY, TOWN AND VILLAGE.

1863

53rd YEAR

1916

FIRE

AUTOMOBILE

MARINE

Organized in 1863

Fireman's Fund

Insurance Company

Incorporated under the Laws of California.

401 California Street - San Francisco, Cal.

Company's Building

Capital, \$1,500,000.00 Assets, \$11,326,205.60

BERNARD FAYMONVILLE

PRESIDENT

J. B. LEVISON

VICE - PRESIDENT

LOUIS WEINMANN

SECRETARY

A. W. FOLLANSBEE, Jr.

MARINE SECRETARY

H. P. BLANCHARD

ASSISTANT SECRETARY

JOHN S. FRENCH,

ASSISTANT SECRETARY

T. M. GARDINER

TREASURER

Central Department

JOHN MARSHALL, Jr., Manager

39 South La Salle St., Chicago, Ill.

Southeastern Department

E. T. GENTRY, Manager

Atlanta, Georgia

Eastern Department

A. K. SIMPSON, Manager

J. W. LITTLE, Ass't Manager

Mason Building

Boston, Mass.

Atlantic Marine Department

FRANZ HERRMANN, Manager

79-85 Wall Street, New York

VOLS. 89 and 90
NO. 11

NOVEMBER

SEE PAGE
.....

1916

MAGAZINE EDITION "A"

THE

Coast INSURANCE Review

PROTECTION

An Insurance Journal and Directory

IN ITS FORTY-SIXTH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only *INSURANCE* Journal in the Pacific West

INSURANCE PUBLISHING CO., Publishers

U. S. Government Mortality Statistics
Nevada State Life Sued by Stockholders
Casualty Co. of America Seriously Impaired
Pennsylvania Fire Writes Automobile Insurance
Fraternal Insurance Report
Liability Insurance Loss Ratio 68 Percent
San Francisco To Have 2-Platoon System
Marine War Losses
France May Make Fire Insurance a State Monopoly
A Washington Fire Decision
55 Years' Life Insurance Progress
Field Men's Revised Directory
Coast Casualty Rate War Soon Done For
Pacific Adjustment Bureau Reorganized
Sole Ownership Not Affected by Equitable Lien
Eight Marine Companies Purchased
Criticism of Lloyds Underwriters
The London Fire Brigade

Circulating Extensively in all the
States and Territories of the Pacific
West

PRICE 25 CENTS
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in
South America, Japan, China and
Australasia

The Great Fire Insurance Company of the World
 ASSETS IN UNITED STATES, - \$14,814,383.94

THE GREAT FIRE INSURANCE COMPANY OF THE WORLD, LTD.

SAN FRANCISCO OFFICE, 444 CALIFORNIA ST.
 R. P. FABI, Manager
 THOS. H. ANDERSON, Ass't Manager

NEW YORK OFFICE, 80 WILLIAM STREET.
 HENRY W. EATON, Manager
 GEORGE W. HOYT, Deputy Manager
 HUGH R. LOUDON, Associate Deputy Manager
 J. B. KREMER, Assistant Deputy Manager
 T. A. WEED, Agency Superintendent

NEW ORLEANS OFFICE, COR. CARONDELET & COMMON STS.
 CLARENCE F. LOW, Manager
 J. G. PEPPER, Ass't. Mgr
 R. H. COLCOCK, Jr., Deputy Ass't. Mgr

CHICAGO OFFICE, INSURANCE EXCHANGE
 W. S. WARREN, MANAGER
 R. H. PURCELL, Asst. Manager
 W. P. ROBERTSON, Deputy Asst. Mgr.

REGIONS:
 NEW ENGLAND STATES, NEW YORK, NEW JERSEY, PENNSYLVANIA, MARYLAND, DELAWARE, DISTRICT OF COLUMBIA, VIRGINIA, WEST VIRGINIA, NORTH CAROLINA, SOUTH CAROLINA, OHIO, INDIANA, KENTUCKY, TENNESSEE, ILLINOIS, MICHIGAN, IOWA, WISCONSIN, MINNESOTA, MISSOURI, KANSAS, NEBRASKA, COLORADO, N. DAKOTA, S. DAKOTA, MONTANA, UTAH, WYOMING, NEW MEXICO, CALIFORNIA, NEVADA, ALASKA, OREGON, WASHINGTON, ARIZONA, IDAHO, LOUISIANA, MISSISSIPPI, ALABAMA, OKLAHOMA, FLORIDA, ARKANSAS, TEXAS, GEORGIA.

Established 1836

Entered U. S.

The statement of the condition of the United States Branch on the 1st of January, 1916, in accordance with the laws of the State of New York, is as follows:

Assets	\$14,814,383.94
Liabilities	9,972,496.75
Surplus	\$ 4,841,887.19

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire) . . .	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116
 AND INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126; 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1915, \$8,957,563.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$147,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT ESTABLISHED 1852
 In Company's New Building
 444 California St., San Francisco

ROBERT P. FABJ, Manager
 THOS. H. ANDERSON, Asst. Manager

Special Agents:

- R. G. BRUSH
- R. H. ROUNTREE
- HARRISON HOUSEWORTH
- LOGAN B. CHANDLER
- GEORGE F. GUERRAZ
- CHESTER S. MYRICK
- F. E. ATKINS
- GEO.



CONFLAGRATION-PROOF INSURANCE

TOTAL ASSETS OVER \$40,000,000.00

LOSSES PAID TO DATE

OVER

\$177,000,000.00

PAID SAN FRANCISCO

CONFLAGRATION

\$6,000,000.00

PACIFIC DEPARTMENT



EQUITABLE FIRE & MARINE INSURANCE CO.

GEO. H. TYSON GENERAL AGENT.
HERBERT FOLGER. ASST. GENL. AGENT

SAN FRANCISCO.

FIRE INSURANCE — RENTS — PROFITS, USE AND OCCUPANCY —
AUTOMOBILE — TOURIST FLOATER — MAIL PACKAGE —
SPRINKLER LEAKAGE

AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE



Representing

The Mutual Life Insurance Company

of New York

You will make money.

The great strength, big dividends and incomparable benefits of the "*oldest company in America*" mean certain success for you.

For Terms to Producing Agents, Address

GEORGE T. DEXTER, 2d Vice-President

34 NASSAU STREET, NEW YORK, N. Y.

Doctor at the Front

In a private letter written "somewhere in France," a surgeon with the British army gives this graphic description of the strenuous life of an erstwhile quiet city physician: "An attack was on for next day. Mines, minnewerfers, shelling. It was simply hell for twenty-four hours. Intense 'strafing' on both sides. The trenches were littered with cases. I had 120 cases and was certainly of use. Had a smack on the hand dressing one. Just a scratch. Our candle was blown out every now and then by the concussion of the high explosives."

The five states New York, Massachusetts, Ohio, Indiana and Illinois contain more than twenty-five percent

of the population of the entire country. They are manufacturing and commercial states and are contiguous.

Wood in S. F. Fire Limits

The wooden "temporary" buildings erected in the fire limits of San Francisco "by permission" after the fire in 1906 have not all been pulled down nor burned up. Some of the owners must have "a pull" with the official "push." The continued existence of these frame fire-traps in the downtown districts helps to keep rates up.

America is another name for opportunity. Our whole history appears like a last effort of divine Providence in behalf of the human race. — Emerson.

INCORPORATED 1861

The California Insurance Co.

Cash Capital, \$400,000 00
Net Surplus, 232,067 00
Total Assets, 1,064,323 00

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

**HOME OFFICE: Company's Building, 550-558 Sacramento St.
SAN FRANCISCO, CAL.**

Special Agents and Adjusters

H. C. R. BUSWELL, Superintendent of Agencies

A. N. LINDSAY, Seattle, Washington; H. DUKINFIELD, Los Angeles, California;
 R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;
 JOHN M. CLAYTON, B. A. SIFFORD, San Francisco

**Paid \$2,557,000 in San Francisco conflagration without discount or compromise,
and at the rate of "Dollar for Dollar."**

LONDON & LANCASHIRE FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

New York Department
 57 and 59 William Street
 A. G. McILWAINE, Jr.,
 Manager



Western Department
 39 So. La Salle St., Chicago
 CHARLES E. DOX,
 Manager

Pacific Department: 332 Pine Street, San Francisco, Cal.
 SAM B. STOY, Manager

GEO. ORMOND SMITH, AGENCY SUPT. San Francisco W. B. HOPKINS, LOCAL SECY.
 J. P. YATES, AGENCY SUPT., Los Angeles, Cal.

SPECIAL AGENTS

George T. Richmond San Francisco	David H. Parry San Francisco
W. W. Gilmore Sacramento	G. L. Goodell Portland
J. P. Yates Los Angeles	Henry A. Morison Seattle
N. Gardner Denver	H. H. Shanley Helena

WILLIAM M. KLINGER, General Agent, AUTOMOBILE DEPARTMENT

THE
Standard Accident

Insurance Company

Of Detroit, Mich.

LEM W. BOWEN, President J. S. HEATON, Secy.

Cash Capital, \$1,000,000

Gross Assets, - 5,421,992

Claims Paid, - 20,779,387

Writes Accident and Sickness Insurance. Accident Policies Provide for—Unlimited Indemnity. Beneficiary Benefits. Accumulations. Optional Benefits. Hospital Indemnity. Combination Features. Surgeons' Fees Where no Claim for Disability is Made. Special Benefits for Sunstroke, Freezing, Etc.

Accident and Sickness Insurance for Women.
Contracts Practically Without Conditions.

CLARENCE F. BRIGGS.

SUPT. PACIFIC COAST DEPARTMENT.

California, Oregon, Washington, Idaho, Nevada, Arizona, Utah, and the Hawaiian Islands.

Mills Bldg., San Francisco

H. H. HAIGHT, District Agent.

Contracts Unexcelled. Agents Everywhere.

A GREAT BOOK

For Intelligent Business Men,

Insurance Adjusters,

Special Agents and Local Agents.

is

WILLIAM SEXTON'S FIRE INSURANCE

EVERYTHING ABOUT IT
LEARNED IN FIFTY
YEARS' EXPERIENCE

Price \$1.50, \$1.75 and \$2.00

According to Binding

Flexible Cloth, Pegmoid or Morocco

For Sale by

THE COAST REVIEW

122 Halleck Street

San Francisco

Indians Observe Treaties

The practical application of the "Safety First" principle on the Southern Pacific, dates back as far as the days of the construction of the Central Pacific. At that time a treaty was entered into between the railroad company and the various tribes of Indians, under the terms of which the red men, even when on the war path, rigorously abstained from molesting the passengers or employes.

Many times since the construction of the road these tribes have been at war with the United States. In no single instance have they violated that solemn treaty or injured a man connected with the railroad or a passenger borne upon its trains.

The same obligation was impliedly entered into between the Apache Indians, the wildest tribe known to the continent, and the railroad company. Although that tribe has carried murder and arson over the territories of New Mexico and Arizona and the northern states of Mexico, in no single instance has it interfered with the trains of the Southern Pacific, its passengers or section men, though repeatedly war parties have crossed and recrossed the track.

Even to this day, under the terms of a treaty with the Pah-Utes made in 1882, members of that tribe are entitled to free transportation in the state of Nevada.

More than twenty states have prepared state insurance schemes guaranteed to increase the number of officeholders subject to political assessments.



**THE
PENNSYLVANIA**

FIRE INSURANCE COMPANY

of Philadelphia

Assets Jan. 1, 1916, \$8,251,407.44

Surplus to Policyholders

Jan. 1, 1916, 3,202,659.92

One of the Oldest and Strongest Fire Insurance Offices
in the United States

Pacific Coast Department:

244 Pine Street, - SAN FRANCISCO

R. W. OSBORN, Manager

S. P. MESICK, Superintendent of Agencies

F. J. AGNEW, " " "

SPECIAL AGENTS: A. C. McConnell C. V. McCarthy F. A. Lathrop

The
**Metropolitan
Life
Insurance Company**

Pacific Coast Head Office

Metropolitan Life Building

Pine and Stockton Sts.

SAN FRANCISCO

Peace Insurance Quotations

The underwriters at Lloyd's are willing to pay losses at the following rates if peace is declared between this country and Germany at the rates specified:

	Guineas Percent
Dec. 30, 1916	85
March 31, 1917	70
June 30, 1917	60
Sept. 30, 1917	45
Dec. 31, 1917	30

Beavers

North Dakota protects beavers. The workers are now increasing and a building dams. Water is thereby retained in canyons, draws and streams, and slow penetration keeps surface soil moist and feeds trees, crops, springs and rivers in the "low" season.

DOM ISLAND DISASTER

(NEW YORK HARBOR)

THE CONTINENTAL INSURANCE COMPANY
FIDELITY-PHENIX FIRE INSURANCE COMPANY
AMERICAN EAGLE FIRE INSURANCE COMPANY

HENRY EVANS, PRESIDENT
New York City

PAID THEIR LOSSES IN FULL

OTHER COMPANIES ARE OFFERING
TO COMPROMISE AT

90% to 82 1/2%

*Union Assurance
Society Limited*

OF LONDON



Founded in 1714

*Law Union & Rock
Insurance Company, Ltd.*

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

HARRY H. SMITH, Manager

E. M. BRODENSTEIN, Branch Secretary

SPECIAL AGENTS: F. A. Stahl, San Francisco; N. L. Nelson, San Francisco; Allen B. Simmonds, Denver; Rod E. Smith, Portland; Raymond C. Gillette, Spokane; Leigh H. Robins, Los Angeles.

THE COAST REVIEW

INSURANCE

NOVEMBER

A Useful Publication

In its 46th year

Some Things Which You May Want To Refer To

APPEARING IN THE COAST REVIEW		Page
American Temperance Life Receivership, Oct.		760
American Marine and Inland Business, Oct.		754
Automobile Development, Oct.		751
Agent Responsible for failure to Cancel, Oct.		741
Are Bank Clearings True Criteria, Oct.		770
Bankrupt and Assignment, Oct.		768
Black Tom Island Losses, Oct.		768
Buoy Life Preserver, Oct.		742
Bankruptcy and Life Ins., Oct.		759
Cancellation Case in Wash., Oct.		768
Cancellation, Oct.	730, 731	
Coinurance Defined by Court, Oct.		749
Coinurance Correct Principle, Oct.		748
Commissions Now 22.2 Percent, Oct.		746
Detroit National, Aug.		573
De Munn v. Frankfort Gen., Oct.		734
Equitable Life Rebating, Oct.		761
Fire Underwriting Record, Oct.		745
Furber, H. J., Oct.		796
Ferrar v. Western, Oct.		730
Foreign Companies' Proportion, Aug.		589
Griffith v. Frankfort General, Oct.		733
Gasoline and Kerosene Explos., Oct.		775
Garnishment Proceedings, Oct.		765
Insurance by State, Oct.		737
Inheritance Tax Ultimate Confiscation, Oct.		740
Independent Order Foresters, Oct.		741
Lloyd's Losing Rain Bet, Oct.		764
Lipman-Wolfe Case, Oct.		747
Liverpool & London & Globe, Oct.		748
Law Items, Oct.		724
Lo Rentz Mountain, Oct.		750
Marine and Inland Leaders, Oct.		750
Metropolitan Life Tuberculosis Experi- ment, Oct.		743
Marine Ins. After War, Oct.		743
Massachusetts Bonding Co., Oct.		771
Miller Estate Mulcted, Oct.		770
Mutual Life's Field Club Conventions, Oct.		758
Marine Decision and Reversal, Oct.		768
Miscellaneous Figures, Oct.		763
Marine Decision, July		501
Marine War Losses, April		314
Michigan F. & M., April		260
Mutual Members Liability Unlimited, April		264
Montana Fire Business, May		372
National Life of Montana, Oct.		759
Nevada Fire Figures, July		510
“ “ “ July		542
Nylic Complaint, May		366
New Mexico Figures, Fire, July		542
New Zealand, April		268
National Union Fire, April		287
Nevada Fire, Aug.		573
N. American Accident Criticised, April		290
Oregon Fire Business, May		370
Par Value of Coast Ins. Stocks, April		276
Patriotic Assurance Co., July		504
Plate Glass Test, Oct.		762
Pacific Mutual Big Tree Convention, Oct.		757
Phoenix Assur. Agency Changes, Oct.		771
Pacific States Fire, Oct.		737
Royal Ins. Co., Oct.		771
Russell's Letter, Oct.		761
Royal Arcanum Rate Raise, Oct.		757
Railroads, Oct.		798
Steep Roofs Responsible, Oct.		745
Single Tax, Oct.		736
San Francisco Fire Dept. Budget, Oct.		739
September Conventions, Oct.		742
Sickness and Accidents of Munition Work- ers, Oct.		774
Sesostriis Salvage, Oct.		782
Sanborn Map History, Oct.		765
Surety Survivors, Aug.		573
Two Fine Life Arguments, Oct.		757
Thank-you-marms, Aug.		573
Union Mutual Life, Mar.		208
Union Central Life Pays Stockholders \$1,500,000 Mar.		210

For more of this Index see elsewhere.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital

\$5,000,000.00

Net Surplus

\$7,584,515.59

Surplus as to
Policyholders

\$12,584,515.59



Cash Assets Now

\$24,730,602.67

Losses Paid

in

97 Years

\$150,705,780.00

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

W. H. BREEDING, General Agent

E. S. LIVINGSTON, G. E. TOWNSEND, Asst. General Agents

Main Office, 301 California Street

SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS

J. A. MURPHY, General Adjuster

H. F. MILLS JOHN P. BREEDEN GEO. F. ROBERTS FRED H. RHOADS H. E. O'BRIEN
J. A. GALLAGHER G. S. MARINER E. V. CULVER

(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

HARTFORD FIRE

Insurance Company

Chartered 1810



FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE

Assets, January 1, 1916, \$28,277,827 42

Surplus to Policyholders, 10,050,972 90

DIXWELL HEWITT, General Agent

ADAM GILLILAND, Assistant General Agent

438 California Street, SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS

GEO. E. DEVINE, Sup't of Agencies, *San Francisco*

J. J. DENNIS, *Portland, Ore.*

MILTON E. SPAULDING, *San Francisco, Cal.*

ROBERT E. DOLLARD, *San Francisco, Cal.*

E. J. FITZGERALD, *San Francisco, Cal.*

L. H. EARLE, *San Francisco, Cal.*

C. E. MILLER, *Butte, Montana*

NEIL STEWART, *Spokane, Wash.*

P. H. GRIFFITH, *Los Angeles, Cal.*

ERNEST E. PRICE, *Los Angeles, Cal.*

NOVEMBER, 1916

The Coast Review

INSURANCE

Subscription, \$3 a Year In the 46th Year Foreign, \$3.50
Volume 90 San Francisco, California, U. S. A. Number eleven

Entered at San Francisco Postoffice as second-class mail matter

TO THE CENSOR: This is an insurance publication. It contains no literature which will give aid and comfort to the enemy. If you find any contents objectionable tear out the leaf and continue the magazine towards its destination, if you please.

THE MONTH

The past thirty days have been comparatively uneventful in the insurance world. Fires have increased east of the Rockies.

The liability rate war came to a sudden ending. Peace will be maintained as long as the new pledges are kept.

Compensation business is very unsatisfactory and several companies are giving up this branch.

The Pennsylvania Fire began the writing of automobile insurance in this field.

Stockholders of the new Nevada Life of Reno began suits for the cancellation of promissory notes for shares of the capital stock. Their signatures were obtained by fraud.

The Board of Fire Underwriters elected five new members of the executive committee.

San Francisco voted to add a half million dollars annually to the cost of its fire department and reduce the daily actual work of the firemen from seven minutes to three and a half.

The federal census bureau issued advance figures of deaths in the registration area, showing heart disease to be the chief cause. The ratios from this cause and from cancer are increasing.

Fire offices in San Francisco holding stock in the Pacific Coast Adjustment Bureau have paid the large assessment to cover the deficit. Expenses will be pared by the reorganized bureau. The \$30,000 deficit is said to be owing largely to the expense of branch offices which will be abolished.

THE LAW --- RECENT RULINGS

Fire Insurance In Supreme Courts

WASHINGTON

Violette v. Ins. Co. of the State of Penn., 159 P. R. 896

Burden of Proof—

Powers of Agent

Where insurer denies the power of one assuming to write a policy as agent, the party so dealing with him must prove either that such person was the actual agent, or that the insurer is estopped to deny the agency.

Estoppel to Deny Agency—

“Ostensible Agency”

The insurer having appointed M. F. H., a woman, its agent, and its manager dealt with C. E. H., her husband, who conducted the business of the agency and wrote policies in the name of M. F. H. and held himself out as the agent, and was supposed by the insurer to be M. F. H., he became the ostensible agent, and as against one dealing with him as such, the insurer was estopped to deny his authority.

Regulation—

Issuance of Policies

3 Rem. & Bal. Code, making it unlawful for an insurance company to write a policy unless countersigned by its duly authorized agent, does not make a policy void, if signed by one assuming to act as agent, though he was not its licensed agent.

Cancellation of Policy—

Waiver of Notice

Provision of policy requiring five days' written notice of cancellation may be waived by the insured.

Where insurer ordered cancellation

of policy containing requirement of five days' written notice of cancellation, and when the agent verbally notified the insured, he requested that the risk be written in another company, the first policy was canceled when the new policy issued, though no other notice was given. — 159 P. 896, Oct. 9.

Cancellation

The cancellation of an insurance policy held not binding on the insured, notice as required not being given, and the insured consenting only because of ignorance and in reliance on the agent's statement that the policy could be canceled at a minute's notice.—*Bragg v. Royal Ins. Co.*, 98 A. 632. Oct. 12.

Profits

A policy on lumber held not to extend to profits which plaintiff might receive as a result of its handling the lumber.—*Connecticut Fire Ins. Co. v. W. H. Roberts Lumber Co.*, 89 S. E. 945.

Sole Ownership—

Bond for Title Is Not

Where policy provided that it should be void if interest of insured was other than unconditional and sole ownership, or if the subject-matter of insurance should be a building on ground not owned by insured in fee simple, that insured had a bond for title when the insurance was effected on the building would not answer requirements of condition.

Waiver—Constructive Notice

In order to establish waiver by insurer of condition avoiding policy in case of concurrent insurance, constructive notice to insurer is not sufficient, though under Civ. Code notice to agent is notice to principal. — *Liverpool & London & Globe Ins. Co. v. Hughes*, 89 S. E. 817. Oct. 7.

Duty of Agents—**Actions for Negligence**

Insurance agents, sued by their company for loss from not canceling policies as directed by it, cannot deny that it was their duty to do so, they having undertaken to do it, when, had

they refused, it might seasonably have been done by the company.—*National Union Fire Ins. Co. v. Dickinson*, 159 P. R. 125.

Appraiser's Partiality—**Insurer's Denial**

The partiality of the appraiser or arbitrator selected by insurer invalidated award, and was a defense against it.

In suit upon policy of fire insurance, insurer's denial of partial liability held a waiver of provision against commencing suit within 60 days of an award.—*Fass v. Liverpool & London & Globe Fire Ins. Co.*, 89 S. E. 1040.

Life Insurance In Supreme Courts**Petition for Recovery**

Where a life policy required payment of premiums, the petition for recovery on policy must aver payment in order to be good.—89 S. E. 1088.

Change of Beneficiary

Presentation to insurance company of original certificates of membership with indorsement of change of beneficiary was as effective as presentation of copies required by by-laws, especially where company stated that it had made copies for its records. — *Garrett v. Garrett*, 159 P. 1050. (Cal.)

Where insured having right to change beneficiary has done all in his power, there is an effectual change of beneficiary.—*Id.*

Changes in Health**Pending Negotiations**

An applicant for life insurance is bound to disclose such changes in his physical condition pending the negotia-

tion as would influence the insurer's judgment as to advisability of accepting risk.—*Security Life Ins. Co. of America v. Booms*, 159 P. 1000. (Cal.)

Under Civ. Code, § 2577, where application for policy denied that applicant had any of certain diseases named, and after the application, and before delivery of the policy, she was attacked with typhoid fever, the policy was properly rescinded, in the absence of knowledge of the insurer of such sickness at the time of its delivery. — *Id.*

Premium and Dues Paid**Cannot Be Recovered**

Where insured did not promptly notify a mutual company of his election to rescind, and, subsequent assessments being unpaid, insured's interest as a member was distributed among other members, on his death dues and premiums already paid cannot be recovered. — *West End Trust Co. v. Fidelity Mut Life Ins. Co.*, 98 A. 768.

**Will of Insured—
Beneficiary's Rights**

Provision in will of insured as to application of sum due his estate from insurer, held not to constitute change of beneficiaries named in policies, nor legal or equitable transfer of fund arising therefrom.

Where surviving wife died intestate before she actually had possession of her share of insurance fund arising from her deceased husband's policies, her administrator had the right to sue for and collect it.—*German-American*

Trust Co. v. Ten Winkel, 160 P. 188.

**Written Contract Modified
By Oral Representations**

Where company induced agent to remain in its employment by representations that his renewal commissions would support him and his family in their old age, held the written contract of agency was so modified as to entitle the agent to renewal commissions after revocation of his agency without cause.—89 S. E. 558.

Miscellaneous Insurance In Supreme Courts

**Not Liable for Death
From Intentional Blow**

Under policy insurance not covering injury, fatal or otherwise, intentionally inflicted on insured by another, insurer was not liable for death of insured proximately resulting from intentional blow from wooden bar.—*Strother v. Business Men's Accident Ass'n of America*, 188 S. W. 314.

Danerhirsch v. Great Eastern Casualty Co., 160 N. Y. S. 1015.

**Sound, Though
Had Hernia**

Statement in application for health insurance, "I am in sound condition," held, under Revisal 1905, not to vitiate policy, though insured had hernia, unless serious enough to affect his soundness.—*Hines v. New England Casualty Co.*, 90 S. E. 131.

**Compromise Settlement Offer—
Failure to Pay**

Policy of automobile accident insurance, providing insured might not incur expenses or settle claim "except at his own cost," did not forbid payment by insured to decedent's administratrix, pending suit, of \$3,750 she offered to accept in settlement of damages in excess of \$5,000, where payment would not increase insurer's liability or enhance difficulties in defending.

**Visible Marks of
Burglar's Violence**

In an action on a policy insuring against loss from burglary "provided there shall be visible marks of force and violence in forcing entry or exit," insured must plead such marks.—

Holder of policy, who failed to pay \$3,750, which decedent's administratrix offered to accept in settlement of any damage recovered in excess of \$5,000, could not recover against insurance company damages occasioned by excess judgment recovered on account of company's failure to accede to compromise.—*McAleenan v. Massachusetts Bonding & Ins. Co.*, 159 N. Y. S. 401.

**Tornado—Enclosed—
Liability Attaches**

Under provision in tornado insurance policy that insurer should not be liable unless the building was entirely enclosed and under roof, held, that insurer was not liable until it was so inclosed, but that when it was inclosed its liability attached.—*Johnson & Stroud v. Rhode Island Ins. Co.*, 90 S. E. 124.

**Breach of Contract
To Defend**

An action against a liability insurer for breach of contract to defend claim against insured, is not governed by a provision of the policy limiting time of action within 90 days after payment of loss or expense.—*Lawrence v. Massachusetts Bonding & Ins. Co.*, 160 N. Y. S. 883.

Carriers and Insurance

Provision in a bill of lading that, in case of damage for which the carrier was liable it should have the benefit of insurance by the shipper, held not effective under the terms of the insurance policies.—*The Julia Luckenbach*, 235 F. 388.

Pacific Mutual Court Cases

The legal department has just completed a summary of litigation involving life policies, covering a period of ten years and seven months beginning January 1, 1906, and ending August 1, 1916. During this time the company has paid 5,758 claims based on life policies, and has been a party in but 34 actions in the courts of the states of the United States in which it resisted payment of the proceeds of life

insurance policies issued by it. For convenience and brevity the reasons for such contests may be classed under the following heads:

(1.) Death of the insured occurred within the first policy year as the result of suicide—4 cases; (2.) Insured was killed in an occupation proscribed or excepted in the policy—1 case; (3.) Policy had lapsed by reason of non-payment of premium—12 cases; (4.) Company claimed no liability by reason of breach of warranty and fraud of insured—9 cases; (5.) Company claimed that policy had never been issued—2 cases; (6.) No liability because the proceeds had previously been paid—1 case; (7.) Plaintiffs alleged that insured had disappeared and was therefore dead—3 cases; (8.) Defended by company because excessive amounts demanded—2 cases.

The Prudential Insurance Co. is offering free to policyholders full information as regards physical condition so far as it can be obtained by urinalysis. Notices are being sent out to policyholders, and retainers, for forwarding to the home office, may be obtained from local representatives.

The first nitrate-from-air plant was built in Sweden. The U. S. government may build one in California.

The National Board's new fire loss reporting system found in the course of a brief investigation that eight claims occurred where there had been no fires as alleged, and two companies paid the same loss, the claimant having sworn to each that it alone was interested.

GENERAL

Brokers' and Insurers' Liability— Cancellation Clause

In *Smith Lumber Co. v. Colonial Assurance Co.*, in appel. div. of the sup. court of New York, the responsibility of insurers for the acts of brokers was passed on.

Sent From Seattle

On January 22, 1913, a Seattle broker named Martin sent Perry & Co., New York City, a check to cover the amount of the insurance, but the sum specified in the check was less than the amount due, the broker having erred as to the amount of his commission. Another check for the balance due was later forwarded by Martin.

The policy was delivered to Perry & Co. under date of April 21, 1913. The premium was not actually received at the office of the insurer until July 31. Perry & Co. had been notified that the premium had not been paid, and they answered that they had failed to collect the premium. The insurer then sent notice that the policy would be cancelled on August 5.

A fire occurred on the insured property on August 26. The Colonial Assurance proportion of the loss was \$1,-936, but the company contended that it had no liability because it had given the required notice of cancellation.

The appellate division overruled Justice Goff's dismissal and sent the case back for another trial.

Must Be a Tender of Premium

The decision of the higher court was unanimous, and was in effect:

"Where the premium upon a policy of fire insurance has been paid to the company, a

notice of cancellation, to be effective, must be accompanied by the repayment or tender of the pro rata unearned premium.

"Where the premium was paid to the broker who had procured the policy from the company and delivered it to the insured the broker having a credit arrangement with the company, and the policy being charged to him, the question of the broker's authority to receive the premium as the agent of the company was one of fact for the jury, and it was error to hold as a matter of law that payment to the broker was not payment to the company."

"The evidence offered by the plaintiff as to the way policies were generally procured by the Perry Company from the defendant, and as to the credit arrangement between them offered to establish the plaintiff's contention that the Perry Co. was the defendant's agent to receive payments of premiums so that payment to it constituted payment to the defendant was ruled out of court.

The New York Standard Form

"Plaintiff claims that the cancellation is ineffective because the unearned premium money which had been paid to the Perry Co. was not returned to the defendant therewith. The defendant's position is that the clause (the cancellation clause) does not require a return or tender of the premium at the time of notice, but only a surrender of the policy, and that in any case the payment of premium to the Perry Co. did not constitute a payment to the defendant and therefore a return was unnecessary.

"The first ground of defense is unavailing under the decision in the case of *Tisdell vs. N. H. Fire Ins. Co.*, 155 N. Y. 163. This was approved in a dictum in *Buckley vs. Citizens Ins. Co.*, 188 N. Y. 399. The decision in the *Tisdell* case, notwithstanding the new form of cancellation clause of the standard policies, leaves unaltered the rule which had been laid down by the Court of Appeals in *Van Valkenburg vs. Lenox Fire Ins. Co.*, 51 N. Y. 465, to the effect that notice of cancellation unaccompanied by an

actual tender of the unearned portion of premium money paid is absolutely ineffective. In that case the cancellation clause read: 'The insurance may also be at any time terminated at the option of the company on giving notice to that effect and refunding a ratable proportion of the premium for the unexpired term of the policy.'

Broker May Be Agent of Insurer

"The establishment of the second defense that the Perry Company was not an agent of the defendant, raised a question of fact for the jury, (*Lonnsbury vs. Duekrow*, 50 N. Y. Supp. 927) since it is clear on reason, as well as on the cases, that a broker may occupy such relations to an insurance company as to be its agent in many ways, including the receipt of premium moneys."

In the course of its charge to the jury the court said:

"If the premium was paid to the defendant, then its notice of cancellation was defective and amounted to nothing, because it did not tender back any portion of the unearned premium; but if the premium was never paid to the defendant, there was no obligation upon it to tender anything back, and the cancellation notice is concededly good."

**West Coast-San Francisco Life
Campaign of the Golden Harvest**

With October the second month in the campaign of the Golden Harvest has passed and with it also the first half of the four months' period. October was the best month in the year in every branch of company activity, the total of new applications written during the month being well in excess of a million dollars. I want to take occasion at this time to call attention to the splendid work done by the industrial department in honor of the department manager, Mr. Limback. Every district from the superintendents down entered into the spirit of the work for the month with a whole hearted enthusiasm that nothing but success could satisfy. It was a foregone conclusion that Limback Month would be the biggest month that the industrial department had ever known, but the actual

results accomplished surprised even the most sanguine. When Supt. Gunter of Los Angeles suggested a Limback Month contest he had no idea that it would be such a tremendous success. The exact figures as to new ordinary placed, industrial increase, etc., are not yet available, neither is it possible at this time to announce the district that won the beautiful silver and bronze trophy which was offered by the company. Over \$300,000 was produced in new ordinary applications, however, and the results in other ways were equally satisfactory. Recognition Day—October 27th—which was especially set aside by both departments in honor of Mr. Limback, produced a little over \$130,000.00 in new completed applications. These Recognition Day cards are being bound and will be presented to Mr. Limback as a combined testimonial from the field organization.—Chas. Helser, Manager Ordinary Department.

State Compensation Failure

State insurance in Washington blunders badly. There has been fraud and incompetence. The deficit is very large. The state auditor declares that the reserve can be made adequate only by the immediate levy of a half million dollars.

**Metropolitan Life
Is the First to Arrive**

The first company to reach the legal limit of new life business this year is the Metropolitan Life of New York.

Pacific Mutual Leaders

Ranking first and second as leaders in agency 1916 paid for business are John Newton Russell Jr. of Los Angeles and Kilgarif & Beaver of San Francisco. The leading agent is E. K. Price of Sheridan, Wyo. There are 60 agents each with \$50,000 or more paid for business. Seventeen have written more than \$100,000.

The Pacific Mutual will write \$35,000,000 new life business this year. The accident department, too, is breaking its prosperity record.

Liability of Local Agent's Sureties

Where an agent, who has given a bond with sureties to secure the payment to his employer of money collected by him as agent, appropriates the money collected by him as such agent and his employer is informed by such agent of such wrongful appropriation by such agent, and such agent promises to make restitution of such money so appropriated, such agent is guilty of an offense involving moral turpitude; and where the employer, after knowledge of such wrongful act on the part of such agent, continues such agent in its employ and does not notify the sureties on said bond of such wrongful act, the sureties are exonerated from liability for all money collected by such agent after knowledge of such wrong-doing of the agent came to the employer.—Phoenix Ins. Co. v. Newell, 159 p. 1127, Pac. Reporter, Oct. 23, 1916.

Inter-Insurance Adjustments

An agency at Sault Ste Marie, Mich., has protested to all its companies against the Western Adjustment Company representing the interests of the inter-insurers on the loss of the Bartlett Lumber Company, at Shelldrake. It holds that by adjusting losses for the inter-insurers, the Adjustment Company enables them to conduct their business at a less expense and increase their prestige and standing with the insuring public. The agency holds that it is inconsistent for the companies to circulate literature opposing inter-insurance concerns, and then to allow its co-operative insurance concern, owned and controlled by the

companies, to do their work. The Western Adjustment Company on its part says that it might get in trouble with the law if it refused to accept losses from any class of insurance concerns, if they are willing to pay the regular charges, and that it has for years adjusted losses for London Lloyds and other concerns outside its membership.—The Insurance Post.

From Longshoreman To Admiral

For a genuine dramatic episode in the great moving picture of American business, says the current issue of The Nation's Business, attention is respectfully called to the case of H. F. Alexander, of Tacoma, Wash., who twenty-two years ago was a longshoreman on the Tacoma docks, is now, at the age of thirty-seven, head of the Pacific Steamship Company, with a \$12,000,000 fleet, and as such, the dominating figure in Pacific coast-wise shipping from the Arctic Circle to the Tropic of Cancer.

The Pacific Steamship Company is a recent consolidation of the two largest companies on the Coast, the Pacific Coast Steamship Company and the Pacific Alaska Navigation Company. The announcement focused the attention of the public on a new and striking figure that has appeared on the screen of "big business."

"The go to-hell policy of some of the old companies," Mr. Alexander says, made it possible for him to win out by bending backwards in the matter of courtesy.

State of Connecticut Insurance Directory (companies and agents). This is issued by the state insurance department. It is a book of 162 pages, mostly names of authorized AGENTS. Also gives names of BROKERS in state and elsewhere authorized to "negotiate" contracts for domestic and foreign companies or their agents. The majority of these brokers are in New York city. There is only one authorized broker for unauthorized companies. The California state ins. dept. should issue such a book.

INSURANCE OF ALL KINDS

Lloyds Underwriters of London

We have always based our criticism of Lloyd's on the fact that it avoids publicity, and this for the simple reason that people selling insurance cover should not avoid, but should court, the fullest publicity, for they stand in a different position to the general public to all other traders. The ordinary tradesmen either gives credit or immediate delivery for the consideration received, but the person or company selling insurance may not be called upon to prove his ability to fulfil his part of the contract for many years; in other words, he does not give credit, but asks for credit. For this reason in most countries insurance offices have to submit to the constant supervision of government departments, upon whom rests the responsibility for the stability of the concerns.

In this country we have no state supervision, but companies are obliged to publish a statement of their assets, etc., and the general public is left to form its own opinion as to which are worthy of confidence. But the Act of 1909, whilst clearly anticipating that Lloyd's Underwriters would fall in with the general custom, does not make publicity obligatory for them, and, with one single exception in about 600 underwriters, they have avoided the publicity entailed on other underwriters doing the same business. Beyond the auditors, and possibly the Committee of Lloyd's, no one knows the resources of the various groups of underwriters. Certainly we have not got this information, and no responsible person would ever describe Lloyd's resources as illimitable.

Insurance men have some idea as to which are the most unreliable groups at Lloyd's, but the general public has not this knowledge — for them it's all "Lloyd's," and we are looking at the question from the public standpoint.

Every insurance man knows that so far as fire insurance is concerned Lloyd's are parasitic in their methods. The Fire Offices' Committee collects information as to the

average losses, etc., in various classes of risks and bases its rates thereon. Every insurance man knows that the rates charged by Lloyd's are based on the tariff rates with a little guess work or a simple cut thrown in. The tariff offices employ a whole army of fire surveyors, and the like, inspecting risks, electric light, sprinklers, installations, etc. These men are doing valuable national work reducing the fire waste. We have never heard of Lloyd's doing any of this work however.—The Policyholder.

Why Not Buy an Annuity?

At Tonopah, Nev., W. Vinsen, a mining man, was found a suicide in his cabin. He had been destitute for months. While at Seattle he was rated as a millionaire mine promoter. Another Nevada man, worth at one time \$100,000 cash in bank, died a pauper. He lost all his money in a purchased mine which turned out to be a "pocket."

These are two common cases. Men acquire great wealth and become too confident of the future which always unfolds the unexpected.

Both the men mentioned could easily have bought an annuity assuring comfort and independence while they lived, and have had money left for speculation, investment or mine promotion.

It is a never ceasing wonder that rich men do not make assurance doubly sure by buying in a substantial sum life insurance with options or an annuity which gives an income barring the wolf of want.

The Yorkshire, represented by J. C. Johnston in this Coast field, has \$26,285,770 assets. The life department assets being \$13,499,840, there are left \$12,785,930 funds for the fire, marine, etc., departments. The premium income exceeds \$4,290,000, with 51 percent losses.

The Northern Life's "policyholders' month" was the largest September in the history of the company.

MARINE WAR LOSSES

In the first twenty-two months of the European war there was destroyed by submarines, mines, cruisers, and other war craft a total of 1,146 merchant vessels of a total tonnage of 2,306,230, and to this toll Great Britain contributed 1,381,126 tons.

Of the ships destroyed more than 600 were the victims of submarine attacks, over 300 others went down as the result of contact with submarine and floating mines, one, the British freighter Franz Fischer, was the victim of a Zeppelin, another, the British trawler Nimrod, was destroyed by a bomb dropped from a German aeroplane, twenty others were set on fire as a result of shells fired from deck guns on German submarines, scores were sunk by regular and auxiliary commerce-destroying men-of-war, while in more than a score of cases the vessel simply disappeared somewhere at sea and was never heard of again.

The four best-known ships in the long list are the Cunarder Lusitania, the French liner Provence, the North German Lloyd liner Kaiser Wilhelm der Grosse, and the Arabic of the White Star Line. The Provence and Kaiser Wilhelm der Grosse were in the naval service when destroyed and more than 1,200 French soldiers went to their death on the Provence. The loss of non-combatant life was, of course, greatest on the great Cunarder Lusitania, and among the victims were more than 100 American citizens.

The ships of more than 8,000 tons which have been destroyed or seriously damaged as indicated in the Dutch records are as follows:

Name and Nationality	Tonnage
Alcantara, British	15,831
Ancona, Italian	8,210
Arabic, British	15,801
Armenia, British	8,825
Cap Trafalgar, German	18,710
Glengyle, British	9,395
Hesperian, British	9,599
K. Wilhelm der Grosse, German	13,952
Koenigin Emma, Holland	9,181
La Correntina, British	8,529
La Provence, French	13,753
Lusitania, British	30,396

Maloja, British	12,431
Minneapolis, British	13,543
Noordam, Dutch	12,531
Norseman, British	9,542
Oceanic, British	17,274
Royal Edward, British	11,117
Ryndam, Dutch	12,527
Tubantia, Dutch	13,911
Van Dyck, British	10,328
Wayfarer, British	9,599
Yasaka Maru, Japanese	10,932

Of the above ships the Dutch liners Noordam and Ryndam, both of which were in the New York - Rotterdam service, struck mines in the North Sea. In both instances the crews managed to get the ships into port, where they were repaired. The cause of the sinking of the Dutch liner Tubantia is given in the record as due to a torpedo attack.

The American vessels destroyed in the course of the war are given as follows:

Name and Date	Tonnage
Carib, Feb. 23, 1915	2,807
Evelyn, Feb. 19, 1915	1,963
Greenbrier, March 4, 1915	3,331
Leelanaw, July 25, 1915	1,924
Vincent, Sept. 20, 1915	1,904
W. P. Frye, Jan. 28, 1915	3,374

The recapitulation of total losses by belligerent countries is as follows:

Country	No. Ships	Tonnage
Great Britain	684	1,419,580
Germany	69	177,530
France	67	162,417
Russia	35	42,349
Italy	24	49,197
Belgium	12	22,931
Japan	3	19,267
Austria-Hungary	6	10,824
Turkey	12	11,381
Portugal	1	620
Total	913	1,916,096

Of the above ships only thirty-six remained afloat long enough to reach port, where they were repaired. All others were sunk or destroyed.

The toll of neutral ships, lost as a result of the war, is as follows:

Country	No. Ships	Tonnage
Holland	43	131,333

Norway	90	131,488
Sweden	45	49,999
Denmark	33	35,605
Greece	10	17,477
United States	6	14,583
Spain	4	8,606
Rumania	1	285
Persia	1	758
<hr/>		
Total	233	390,134

Of the neutral vessels fifteen were towed into port and repaired, the total tonnage of the rescued ships being 64,575.

LATER

New York, Nov. 3.—One thousand eight hundred and twenty merchant ships, with an aggregate tonnage of approximately 3,328,584, have been sunk by belligerent nations during twenty-seven months of war, ending November 1, according to figures compiled from cable dispatches and mail advices published today by the Journal of Commerce.

The losses during October were larger than for any one of the preceding five months, amounting to 127 vessels, of a total of 227,116 tons gross. The October rate of destruction was considerably in excess of the monthly average throughout the war period, and British shipping suffered losses nearly equal to those of August and September combined. Norway lost the largest number of ships, fifty-six, according to the statistics, but their gross tonnage was only 57,333, as compared with Great Britain's total loss of 115,546 gross tonnage of thirty-eight vessels destroyed.

A table showing the total shipping losses since the war began estimates those of the entente allies at about 75 percent and those of neutrals at nearly 18 percent, with Teutonic losses less than 7 percent.

The war sub-marine activity off the New England coast in October sent marine insurance rates up five to ten times, for belligerents and neutrals, but the rates are now about as before the recent torpedoing. It appears that, days of sub-marine voyaging being considered, the average of losses was not increased.

Real Estate and Life Insurance

The real estate owned by The Mutual Life is carried on the company's books at a total valuation of \$21,579,165.32. Ordinarily the least profitable of a life insurance company's investments is that of real estate. It is not expedient, nor even lawful, for a life insurance company to buy and sell real estate for speculative purposes, its holdings being limited to property bought or constructed for its own use and to property taken under foreclosure. It is not practicable to determine absolutely the market value of real estate, save by an actual sale of the property. Even experts would rarely, if ever, without a conference, hit upon the same valuation for a given piece of property, and persons of good judgment will often differ widely in their appraisals of the same premises. As it is of the greatest importance that the assets of a life insurance company shall not be over-valued, every consideration of safety demands that real estate, the one asset whose value is wholly a matter of estimate, shall be appraised at figures safely within its real value. With this end in view, the Mutual Life in 1915, voluntarily reduced the valuations of its real estate in the aggregate amount of \$1,682,768.70, notwithstanding there is little doubt that disinterested appraisers would have placed a valuation upon the property even greater than that carried before the reduction was made. It is now believed that the real property of The Mutual Life, as a whole, might be sold in normal times for more than the figures at which it is carried on the books of the company. It may be added that, in view of the uncertainty of real estate values, such assets should not be disproportionate to the other investments of a life insurance company; and it is worthy of note that the real estate holdings of The Mutual Life constitute only 3½ percent of the company's total assets.

Mutual Life leaders include P. L. Cochran of Spokane, G. J. McLean of Winnepeg, Fred J. Joyce of Albuquerque, and R. H. Trent, A. M. Bender and J. M. Sterud of San Francisco.

A Halt to Radicalism

In the judgment of thousands of conservative, loyal, patriotic men of all political parties, this country has had enough at present of national regulation, intervention, supervision, prosecution and persecution of corporations and individuals, as notably illustrated in certain of the decrees of the Interstate Commerce Commission; and given additional demonstration as to the scope of federal control in the creation of the Tariff Board, the Federal Reserve Board, the Federal Trade Commission, the Federal Industrial Commission, the Federal Employment Bureau—and other proposed commissions—with plenary powers, and in the imposition of the Income and War Taxes to replenish the depleted sources of revenue in times of peace. It must be conceded that, outside a coterie of enthusiasts, not only the consensus of sound, conservative insurance opinion and conviction, but public opinion—the court of last resort in this country—it manifestly opposed to any further centralization of power at Washington, under one political administration or another; and that is a potent fact to be reckoned with in the solution of this great problem. — John M. Taylor, President The Connecticut Mutual Life Insurance Company.

N. A. L. U. Campaign for Members

This is the month — November — selected for the 120 officers, councilmen, committeemen and past presidents to hustle for new members of the local life agents' associations.

Seven supervisors and two assistants will be appointed for each of seven districts of this everybody-voting republic. "Cups" will be inaugurated.

It is a Russell Campaign by Russellers. W. A. R. (war) Bruehl, of the Home Life, with office in Cincinnati, is chairman.

Honors are easy! The South has South Carolina and the North has North Dakota.

East Bakersfield, Cal., now has a grocerteria. Fire underwriters may well give a little consideration to these new style help-yourself groceries. They may increase in number—and fail.

Phoenix Assurance Company

The total assets of this old London company are \$84,369,760. Of this grand total the assets of the life department are \$57,386,660, leaving \$26,983,100 assets belonging to the general department. Some \$17,000,000 of this sum is surplus as regards policyholders.

The premium receipts of the Phoenix Assurance last year were \$13,067,245, exclusive of the life department. The fire loss ratio was less than 51 percent; the marine loss ratio was 60 percent; both departments made money on the underwriting.

For the exclusive protection of American policyholders this British company has \$4,257,742 invested in this country. Of this amount \$1,539,726 is surplus. Assets and surplus and premium income of the American department gained last year. In round numbers the American fire premium income is \$3,000,000 and the Coast fire premium income is \$500,000.

The Phoenix was the first British company to establish an agency in the United States, which it did about twenty-two years after it was organized in 1782.

The Coast department is now in charge of Edwin C. F. Knowles as general agent and Munro English as assistant general agent.

Further particulars of Adjuster Robert Caswell's fakes, in the East, are now made public. His fellow, W. E. Ramoy, is also under arrest. Both men, and others, divided rake-offs with automobile repairers, pocketed salvage moneys, paid more than actual losses "on a divy" and did other fraudulent things. The arrested automobile loss adjusters say "they all do it." These two rogues robbed the Globe Indemnity. Other arrests are promised.

The third quarterly meeting of the California Development Board will be held in San Bernardino, November 24-25. The San Bernardino people are arranging to make this meeting not only profitable but pleasant.

The Royal has absorbed the Legal, of London, a company established nine years ago.

**Oregon Automobile (Fire)
Insurance in 1915**

	Net Premis.	Inc. Loss.
Etna	\$ 4,067	\$ 3,769
Alliance	450	57
American Central	488	1,000
American	1,099	256
Automobile	5,346	604
Boston	1,196	952
California	47	. . .
Commercial Union, Lon.	2,511	763
Continental	1,079	1,226
Federal	7,709	4,939
Fidelity-Phenix	1,077	2,264
Fireman's Fund	14,909	9,646
German-American	201	. . .
Hartford Fire	1,515	530
Home, N. Y.	919	1,826
Ins. Co. North Amer.	548	585
Ins. Co. State Pa.	3,084	590
Liv. & Lon. & Globe	2,565	840
Mannheim	850	1,028
Maryland M.	2,411	668
Marine	301	46
Niagara Fire	1,437	. . .
Nord Deutsche	587	264
Norwich Union Fire	36	. . .
Old Colony	124	546
Orient	1,576	963
Pacific Fire	1,125	666
Palatine	1,907	1,361
Phoenix, Lon.	3,212	235
Phoenix, Conn.	1,578	1,861
Prussian National	446	220
Queen	3,016	2,601
Royal	7,336	3,832
Royal Exchange	1,522	1,708
St. Paul F. & M.	3,505	2,829
Tokio	2,289	614
Union Marine	2,954	833
U. S. Lloyds	1,752	850
Williamsburg City	6,523	5,922
	<hr/>	<hr/>
	\$101,966	\$62,609

and bestirring. For instances: "The man who bunks himself is on the Pullman to Oblivion." "The man who 'bulls' himself wears a calf's skin."

Representation Defined

Representations are not a part of the contract in the sense that warranties are, but are inducements to a contract, though not facts which are contracted to be true, and they do not have to be literally true as do warranties.—187 S. W. 99.

Mr. Damon's Address

A. W. Damon, president of the Springfield F. & M. Insurance Company, made the welcoming address at the recent annual meeting of the National Association of Insurance Agents. We make a few quotations and summaries, as follows:

IN EARLY TIMES

Street maps were in use. Agents reported commitments only once each month and then only in incomplete abstract form. Prior to 1862 there was no requirement for reserves for reinsurance, and all excess of income over disbursements considered profit, and dividends declared accordingly. In 1866 daily reports were originated, and risks were scattered through the general agency system.

There were 30 Massachusetts companies in 1862 and 30 more were incorporated between 1862 and 1892. Of these sixty companies only the Springfield and one other survive. The Chicago and the Boston fires caused a 65 and a 30 percent assessment on the stockholders of the Springfield.

NOWADAYS

Large manufacturing lines were formerly controlled by local agents. To the regret of companies as well as agents, these lines are now controlled by a few large city agencies, with engineering equipment and forms which make the insurers the under dogs.

In every line of business organizations are doing the work formerly done by individual effort. Is it not possible to evolve some scheme whereby through organized effort agents can again come into their own in this important matter?

"Even the wolves know enough to organize" is the Blue way of the secretary of the Indiana Assn. of Ins. Agents, who exists at Muncie, Ind. Wolves hunt effectively in packs. Agents must unite and hunt a remedy for jumbo line, overhead and broker troubles. The circulars are original

LOOKING BACKWARD

1833

Wheat sold in Philadelphia for \$2.50 a bushel. In those days there were no harvesters, no reapers. Wheat was cut with sickles and scythes.

By the way, at Chicage they are expecting wheat to "bring" \$2 a bushel.

In 1854

The Monarch Fire Ins. Co. had an office at 126 California street (now the 400 block), San Francisco. W. L. Booker was the agent.

The Imperial Fire Ins. Co. had an office next door, at 128 California street, between Montgomery and Leidesdorff streets. Falkner, Bell & Co. were the agents.

In 1871

The first issue of the Coast Review appeared in September, 1871. It was a six-column, four-page paper, devoted to insurance and mining. The contents included original poetry and an article on ranching. The second issue contained accounts of the burning of Chicago, and later issues "flamed" with huge "ads" assuring the public of the worth, security and loss-paying records of several companies.

In 1906

The Occidental Life Ins. Co. was organized in Los Angeles.

Henry C. Quimby was "licked" by San Francisco claimant.

West Coast Life building was begun.

The Springfield returned to the Kohl building.

California insurance department moved into 628 Montgomery street, a building which escaped the fire.

Of San Francisco claims 7-10ths were settled.

Twenty Years Ago

The business depression of the country was charged with responsibility for the increased and heavy fire losses.

The Connecticut Mutual Life made the boldest stand against free silver and the payment of policies in silver. The Coast Review quoted several life insurance presidents against this strange financial heresy.

Thomas H. McDearmon, St. Louis, wrote the Coast Review an eloquent defence of "free silver."

A Liability and Casualty Conference Agreement included the Pacific Coast.

Bicycling was popular sport, and bicycles sold at an auction as fast as offered — hundreds of them, at from \$30 to \$40.

Fifty local agents responded to the request of Brannen & Kellogg of Denver and met in Chicago and organized the National Association of Local Fire Insurance Agents. Mr. Brannen, the author of the movement, was elected secretary.

The American life companies abandoned the fight for re-admission to Prussia.

Edward E. Potter represented the Franklin and the Williamsburg City.

H. T. Lamey moved his headquarters to Denver. Later the companies moved their Coast headquarters back to San Francisco, as we said they would.

The Arizona Underwriters Association met in San Francisco, and re-elected Geo. D. Dornin chairman.

Reports of the Guayquil, Ecuador, conflagration indicated \$20,000,000 insurance losses. Manager Driffield of the Transatlantic went to Ecuador, via New York, to adjust some of the losses.

The action to oust M. R. Higgins, insurance commissioner, brought by C. Gesford, was decided adversely. G. claimed that H. while commissioner had used a railroad pass, and that he had no title to the office of commissioner. On Oct. 8 the California supreme court gave a decision in favor of H.

Rates on skyscrapers in Chicage averaged 47 cts and in New York 15 cts.

Twenty Years Ago

Mr. Homans, of the Provident Savings—neither now alive—read a paper before the 27th annual convention of insurance commissioners. The Coast Review said: “The Colorado crank, Parks, was lucid and was awed into silence by the presence of sensible men.”

The Coast Review for October contained an article on The Spontaneous Combustion of Coal, by Mr. Gyulay, read before the Insurance Institute of New South Wales.

W. Loaiza & Co., general agents, received from the Union Casualty of St. Louis an emphatic denial of the rumored reinsurance of that company.

The Spokane Mercantile Co. case (of January, 1893) was being threshed out. Insured claimed \$72,000 loss. Insurance, \$52,000. Award \$24,000. Insured refused to abide by the award. Owners and employees claimed that the destroyed shelving contained \$12,000 worth of goods, though the appraisers found that it was physically impossible for such shelving to hold more than \$3,000 worth of the class of goods claimed to be there. Creditors garnished the insurers. The ridiculous Spokane court ruled that the insurers should pay interest during the time they were prohibited from paying a judgment (under garnishment) which they had offered to pay. The aforesaid court then appointed a receiver to take charge of the local assets of the several insurers.

The insurers in this case accepted the award of the appraisers, and later offered to pay the excessive judgment of the court, but were enjoined by some of the creditors.

The Spokane Mercantile Co. posed as an injured innocent and the local press fairly bowled against the insurance companies, which had lived up to their contracts and accepted the damage award of the appraisers.

In Ogden, Utah, a warehouse was blown down by a storm. Fire afterward broke out and destroyed the ruins. The fire department responded slowly and water was scarce. The owners sued the insurers, notwithstanding the policy clause immediately discontinuing insurance after fall of building.

Referring to the 80 or 90 millions insurance loss at Chicago the Coast Review said the conflagration hazard should always be an element of the premium, because it is impossible to include conflagration losses in subsequent premiums. Conflagrations should always be expected. They are bound to occur.

A correspondent of a London paper, writing from Russia, said: “I was fortunate enough to be present at a fire soon after arriving. It is an awe-inspiring sight to see a brigade come down the street in column, with all their bells ringing. The charge is headed by a man on horseback, whose duty it is to do the shouting. After him comes a couple of pumps and a fire-escape, each drawn by four horses harnessed abreast, the off and near ones with their heads turned so far outwards as almost to meet their tails. Behind the escape comes a file of big water-barrels. The fire was smouldering in the attic of the house. The firemen climbed up and set to work to rip off all the roof, no doubt to have a jolly old blaze, something worth putting out. The boys of the street turned to and worked the hand-pumps at the water-barrels. As each barrel was exhausted it was sent off to the canal for a new supply.”

In 1885

The tall bicycle, usually with the big wheel in front, was the only fashionable “wheel.” It was possible to easily average eight miles an hour on country roads on these “mounts”—and easier to take a header, or come a cropper, as the English phrased it. These high machines weighed about 40 pounds. A little later came the low “ride in the dust” “safety” machine, with a solid tire and weighing about 55 pounds. For either kind of “bike” the cost for a good one was from \$140 to \$150. The diamond-frame bicycle with pneumatic tires soon displaced the “bone-shakers,” for they were easy-riders and an average speed of 13 miles an hour could be made on good country roads. Today better bicycles than those formerly sold for \$150 now sell for \$25 or \$30, and weigh only half as much.

The Manhattan Life

This year's mortality rate of the Manhattan is very favorable. It is less than 75 per cent of the expected. Favorable balances are being added to the surplus. New agencies have been established.

An Old Sun Policy

The Society, through the courtesy of G. E. Mead, manager and secretary, has received from the head office a copy of an original policy issued by the Sun Fire Office in London the 23rd day of October, 1734. It bears the number 65251. While the printed portion follows the stated form of Sun policies for that period, in the written portion there is one phrase that is worthy of note.

The policy covers the dwelling and the household goods and furniture, and in order to make positive that the household goods and furniture are covered in this special dwelling it uses this phrase: "therein only and not elsewhere." To those who are interested in the history of insurance policies and who recall the introduction of the word "while" in the standard policies of this country in order to affect the same limitation, it will be interesting to see that over 182 years ago this question must have arisen in England and was taken care of by this special phrasing.

There is another point which also fits in with the present custom in this country to a certain extent; that is, of writing a dwelling in course of construction at the rate for a finished building although it was not completed. This is brought out by the statement in the written portion of the policy, which reads as follows: "not yet inhabited being not quite finished."—Ins. Society of N. Y. News Letter.

Our Museum Contains

An old Californian who has visited the Yosemite Valley.

An American daily paper not half bunk.

A Native Son who does not fancy himself superior to the fellow born east of the Rockies.

When you saw the election ballot the high price of paper was explained.

**COURAGE
INDUSTRY
SYSTEM
SERVICE**

**Are the Quartette Which Conquer
All in this industrial World**

Competition in Life Insurance

The Mutual Life's "Points" of October 16 contains a very interesting article on "Competition in Life Insurance." Believing the agent attaches too much importance to competition the company's \$200,000 men were canvassed to ascertain their experience. One agent reported 1,200 prospects canvassed during the year with 800 cases of competition. Another agent had competition in 250 cases out of 500 canvassed. Three other agents canvassed 1,560 prospects, had only 160 competitive cases and won 148 of these.

Seventeen agents reported not more than 5 cases of competition in the year. Several had none. Of 48 cases, 44 were won. The percent of competitive cases to canvassed was nominal. It is probable that active competition exists only in large cities, where "combing" is general in the "down town" districts.

Usually the way to be and do well is to let well enough alone.

* * *

There is finally a trench which nobody leaves.

California September Bank Clearings

	1916	1915
San Francisco	\$311,471,859	\$227,318,844
Los Angeles	107,900,819	81,683,713
Oakland	19,090,462	15,033,107
Sacramento	11,713,084	8,507,006
San Diego	8,847,206	7,828,429
Fresno	6,266,811	4,723,808
Stockton	6,185,521	4,820,200
San Jose	4,226,351	3,050,588
Pasadena	3,779,501	2,944,258
Bakersfield	2,376,201	1,502,402
Santa Rosa	1,185,376	1,038,530
Long Beach	2,387,643	2,040,519

One-Eyed Man Must Work

The court of session, before Sheriff Mackenzie, was heard recently the case of Mulligan v. Glasgow Corporation—an action in respect of personal injuries sustained while employed as a laborer. As a result of the accident he was rendered blind in his left eye, and averred that he was at present incapacitated for work. The corporation admitted liability, and paid compensation at the rate of 13s. 4d. (\$3.20) per week. This was continued up to May 6 last, when it was discontinued, as they averred that the claimant had recovered and that he was able to perform his work, notwithstanding the injury to his eye, and had been invited to resume the work he was formerly engaged upon at his former wages, but had declined. The sheriff decided in favor of the corporation, and awarded expenses. He found that pursuer is now fit for work, and that it has not been proved that his earning capacity in the open market has been effected by the accident. There was proof that one-eyed men are engaged by the corporation in work similar to that pursuer was engaged in at the time of the accident. He held that the argument as to danger to the remaining eye was not tenable on the medical evidence.—London Finance Chronicle.

Stereotyped Headings

- Run Down by a Jitney
- Sure to Win
- Automobile Collision
- Automobile Turns Turtle
- Automobile Falls Over Cliff
- Auto Truck Skids Through Plate Glass Window

California October Bank Clearings

	1916	1915
San Francisco	\$342,492,552	\$252,268,089
Los Angeles	112,521,000	88,946,707
Oakland	20,131,076	15,713,299
Sacramento	12,150,944	10,220,428
San Diego	8,684,580	8,560,646
Fresno	8,521,509	6,139,991
Stockton	6,492,863	4,734,302
San Jose	5,676,398	3,743,203
Pasadena	4,455,960	3,465,580
Bakersfield	2,551,237	1,642,577
Santa Rosa	1,361,260	1,134,640
Long Beach	2,507,305	2,181,404

**Record at Folsom—
Again an Automobile Thief**

Oakland, Cal., Nov. 4. — Edwin Dowd, arrested at the instance of G. C. Laird yesterday by Inspector Thomas Wood in his auto repair shop at 25th and Broadway and who was only halted after Inspector Wood fired two shots at him, today confessed to Inspectors William Emigh and Joseph Robinson not only to the theft of Laird's automobile, but also to having stolen that of B. C. Kiuley of Santa Rosa. Dowd was found to have a record at Folsom, where he was imprisoned for a year and a half for the theft of a number of machines in San Francisco. At the present time he is on probation on a grand larceny charge preferred in San Francisco.

**Merced's Supply To Be Stored
In Largest Steel Reservoir**

Merced, Cal., Nov. 7.—The Crocker-Huffman Land and Water Company today closed a contract with the Pittsburg-Des Moines Steel Company for the erection of the largest steel water reservoir in the state. The tank will have a capacity of 308,000 gallons, and will be used for storing the city's domestic water supply, which will be pumped by electricity. The tank will be 120 feet above ground and will have a diameter of forty-six feet.

**2-Platoon System
And More Taxes for San Francisco**

The sympathetic voters of San Francisco—chiefly those who think they don't pay taxes—voted for the substitution of a 2-platoon plan for the fire department.

The tiny republic of Andora, 1,000 years old, does not permit a bachelor to hold office. Members of the legislature must be working producers and heads of families. If such were the law in this country, few present legislators would be eligible for reelection.

The fire underwriters will probably not act with haste on the proposed substitution of the Morrison map uncolored cards for the time-tested Sanborn maps.

FOREIGN

According to an English paper the ratio of war claims to total claims paid by British life offices is 12 percent. One office's ratio is 25 percent. By only a few companies was the death rate greater than the expectancy table. In other words, including the mortality of the most life-destroying war, the death rate is not greater than the normal death rate of say 100 years ago.

The latest prospectus issued by the Phoenix Assurance Company (says the Policyholder of Manchester) draws attention to the facilities offered by the office under no fewer than seventeen heads: fire, loss of profits, life, annuities, leasehold or sinking fund, marine, trustee and executorships, burglary and theft, plate glass, fidelity guarantee, forged transfers, accident insurance, workmen's compensation, domestic servants, third party, motor car and hailstorm insurance. It may be taken for granted that the Phoenix, which has been so completely rejuvenated and modernized in the past nine years, offers in each department up-to-date facilities and that its terms and conditions are among the best to be obtained on the market.

A German contemporary prints an article headed "Gefangenenbeschäftigung und Feuerversicherung" ist Aus den Mitteilung der "Vereinigung." The question is, "Ist die Beschäftigung von Gefangenen eine Gefahrerhöhung, die eine Feuerversicherungsanstalt zur Aufhebung der Feuerversicherungsberechtigt?" Eine Pruefung und Beantwortung bringt der Aufsatz nicht.

Quite a considerable number of British fire offices now write employers' liability, accident and burglary insurance.

The Insurance Clerks' Orphanage of London (of which S. J. Pipkin of the Atlas is chairman) has nearly \$150,000 funds.

SAN FRANCISCO BROKERS' EXCHANGE

The Insurance Brokers Exchange is in a flourishing condition, with excellent management and increased confidence in the future. The constitution was recently amended in ways which add to the strength of the organization. Representation in the management has been broadened by the requirement of "new blood" in authority and counsel. Penalties will hereafter "fit the crime," and it is now no longer possible to repeatedly make large commissions by a violation of rules and "square" the offense by the repeated payment of a paltry fine. The Exchange is in a good financial condition and the membership is growing.

The Rate War Was Quickly Over

The Ætna Accident people, in San Francisco, started the battle, and the Hartford Accident followed with louder guns. Everybody then took to the trenches. Scouts were sent to the wire headquarters and messages electrified the home offices. "Peace at any price!" was the despairing cry. Hush! The guns ceased firing and flags of truce were hoisted. Hurried consultations; orders from headquarters: "retreat everybody!" and then the welcome cry, "The war is over!" Now will you naughty casualty boys be good?

Guardian Enters California— R. Gallegos is Resident Secretary

The Guardian Fire has entered California and will operate in conjunction with the Guardian Casualty, with offices in the Alaska Commercial building. The company is a member of the Board and will operate in all the Coast states. The Guardian has \$200,000 capital and over \$200,000 net surplus. It is the intention to increase both at no distant day. Men of capital are behind it.

R. Gallegos, an underwriter of long experience in field and office, has been appointed resident secretary. His genial personality and many friends, together with his ability as an underwriter, will certainly contribute much to the success of the Guardian in this field.

The Rossi Rumpus

Wallace, Id., Nov. 3. — Mrs. Herman Rossi has begun a whirlwind fight to a finish as defendant in the divorce suit brought against her by her husband, Herman J., who was recently acquitted of the charge of the murder of Charles Dahlquist. Mrs. Rossi did not appear at the murder trial, where charges against her were made by the defence. She says: "I remained silent and saved Herman Rossi's neck. I gave \$17,000 to aid in his defence. Now he would throw me out, and give me only a few hundred dollars." She asks for her share of the \$200,000 property which

her husband owns. The local agency has been incorporated.

Fire

The N. Y. Bureau employed by San Francisco to point out possible economies in city administration makes this recommendation:

"Abolition of board of fire commissioners; reorganization as bureau of department of public safety, or reorganization under one paid fire commissioner; chief engineer to be appointed by civil service examination and holding during efficient service; reduction of force and officers; abolition of office of fire marshal; more use of high-pressure system; more fire prevention work."

The bureau experts seem unaware that the salary of the fire marshal is not paid by the city. Not a little of the city's favorable fire record is due to the service of Fire Marshal Towe.

GASOLINE EXPLOSION—FIRE ENGINE MAROONED

Long Beach, Cal., Oct. 23. — California Food Products plant, between this place and Terminal Island, destroyed by fire. Low tide kept team with fire engine on from fire. Caused by explosion of gasoline. No attempt was made to extinguish flames.

Stockton, Cal., Oct. 30. — The explosion of a gasoline tank started a fire Saturday afternoon which destroyed the only hotel in Comanche, Calaveras county.

DISTILLATE EXPLOSION

Ontario, Cal., Oct. 24. — Hotel Casa Blanca distillate furnace exploded, with some damage.

Donnelly, Nov. 2. — Fire swept the business section of this town early today, causing damage estimated at \$300,000 before being subdued by firemen from Morris and Herman, who were rushed here in automobiles. Only five business establishments escaped the flames.

Oroville, Cal., Oct. 26. — Damage by the fire that yesterday destroyed the plant of the Swain Lumber Company in Feather river canyon, with 6,000,000 feet of lumber, is estimated at a half million of dollars.

ONE THING AND ANOTHER

Our "Looking Backward" was unavoidably "laid over" last month. The old boys will find this department more interesting than usual.

* * *

Mercy on us! Forty-five American legislatures, all primed, are preparing to meet in their capitols and put business on the rack.

* * *

While liability insurance is important, it is trifling compared with the volume of fire insurance, and our people will devoutly pray that if a rate war starts it may promptly spread to the fire insurance companies, whose rates are outrageous, and which are not keeping their promises of reductions to follow our expenditures for better protection against fire.—The Chronicle, San Francisco.

Wherefore we print elsewhere in this magazine a few instances of the promised reductions—and the Board is still making reductions, rather too still. It is wonderful indeed, the knowledge of insurance possessed by the editors of daily newspapers!

* * *

There is really no "wo" in work.

* * *

The "mob" always vote to increase taxes, because they have not brains enough to know that they pay increased taxes in the form of increased high cost of living.

* * *

The stock companies have paid their hail losses in full. The state fund and the mutuals have paid about 35 cents on the hundred. Both state and mutual hail insurance this year proved to be not insurance but a partial indemnity collection.

* * *

Postmaster General Albert S. Burleson wants the newspapers and magazines to increase their subscription prices and "pay one-half part of what they should," in order that the tired business man may write more letters because he can mail them for the promised one cent stamp. The express com-

panies are in favor of the "penny" postage, for it will increase the postoffice deficit and may curtail or kill the parcels post.

* * *

The more the laws, the more the lawlessness.

* * *

Next-door neighbor to the Bank of England, from which in point of age it is separated only by a space of some sixteen years, and almost as well known—at least, in the city which gave birth to both—the venerable and vigorous Sun Insurance Office, the oldest insurance company in the world maintaining an independent existence, completed with 1915 the first half decade of its third century.—Post Magazine.

* * *

My faking contemporary, which pads alleged dispatches with news extracts from the Annual Cyclopaedia, has discovered, with indignation, that Best's books are bought by mutuals too and pay the publisher a profit.

* * *

San Francisco's civil war has been taking various shapes. The striking longshoremen have been chasing the non-strikers through the streets and forcing some of them to jump into the bay to escape death or broken limbs. The striking cooks and waiters, unable to appeal to Washington, have been shouting smut before restaurants and throwing stink-bombs into them. The civil war of the car-men continues in New York city.

* * *

The Policyholder, of England, asks: "We wonder whether the average American has any idea of what the average European thinks of him today?"

* * *

The judgment of the political bettor has been better.

* * *

New York probate statistics show that only 14 out of 100 deceased persons leave an estate in excess of \$300 and only 5 leave in excess of \$5,000; less than 4 leave over \$10,000, and less than 2, over \$25,000—in the richest state and city in the Union.

The Standard is informed that the Louisville Board is the oldest in the country, having been organized February 15, 1854. But our Boston contemporary neglects to tell us where Louisville is.

* * *

The Potts business seems cooked, Illinois having elected a Republican governor.

* * *

There is now much speculation as to when Gov. Johnson will resign and when Ins. Com. Phelps will step down and out.

* * *

I have ceased trying to be facetious. My references to a company, which seemed mildly stirring—the references, not the company—provoked a threat of dire reprisal and ended in a strike or stroke. My cheerful reference to another insurance man as like the shadow of Moses' rock in a weary land caused a commotion. He said he was insulted by one whom he thought his friend.

* * *

I notice the ever-young Rudolph Herold Jr. rustling around town, with the cheerful air of a driving broker who handles the large lines.

* * *

A learned judge indeed! "off the Record" in The Docket copies from a New York insurance journal which has a legal department its comments on two cases before the New Jersey supreme court. The New York paper gravely concludes:

"In each case the opinion was written by Judge Curiam."

* * *

Librarian Moore of the F. U. A. P.—one of the old guard, a fire broker, and the general agent of the Equitable Life with a whole floor in the building still at 454 California street, over half a century ago, is studying the Russian language as a pastime. His primer pages look like pictures of rail fences in war time. If Mr. Moore keeps on growing younger I shall certainly buy him a rocking-horse to ride.

* * *

From start to finish human life runs through Toy Land. Everything is temporary, fragile and vanishing. All we struggle

for, first and last, from the cradle to the grave, what are they all but toys, which we soon weary of and must lose anyway?

* * *

By-jabors, J. B. Nabors & Son of Los Angeles have filed a suit in the federal court at Ft. Worth, Tex., against nine directors of the received Commonwealth Bonding & Casualty Co., for \$300,000 alleged damages. Of course the plaintiffs will have no trouble to collect the judgment. Plaintiffs say they have lost that amount of money by loss of prestige, credit and confidence. Certainly they lost confidence in the Commonwealth of Texas.

* * *

The Arizona law against the removal of a case from a state to a federal court has been declared unconstitutional, by federal district court.

* * *

Maine, which has abolished capital punishment, has far higher percentages of murders than any other New England state, except Rhode Island, which also has abolished hanging for murder. Rhode Island has 200 percent more murders per 100,000 population than Connecticut.

* * *

Fire prevention day has been generally observed for several years—but the America fire loss per capita remains about the same.

* * *

The two-colored poster on "fire and accident prevention day" announces that in the United States the fire loss is \$500 a minute. That would be only \$30,000 an hour, whereas it is near \$600 a minute and \$35,000 an hour.

* * *

The poster also says there are 5,000 accidental deaths a day. Then everybody dies an accidental death.

* * *

What do you think! A prominent casualty executive told me this week that recent criticisms of the excess of social features at conventions are fully justified, and that the plan should and doubtless will be changed.—Boston Standard.

Why not hereafter meet in Portland (Maine or Oregon)?

FIRE INSURANCE

Renewal of Salt Lake City Insurance—Suggestions

In a communication to the city commission, City Recorder Snow calls attention to the fact that the city's share of insurance on the city and county building, amounting to \$250,000, is due to expire December 15, 1916. He suggests three methods of renewal of the insurance. The first is designed to eliminate squabbling by the insurance companies. Following are the three plans suggested:

First.—That the insurance be distributed by lot by dividing the entire amount into policies ranging from \$1,000 to \$20,000, with but one or two of the larger policies as prizes, and allowing the agents to determine by drawing the amounts that they shall be allowed to write.

Second.—That the policies be renewed with the present agencies, with some modification, so as to make it possible to meet, in part at least, the demands of those agents who have no city business.

Third.—That the two home companies, because they are home companies, be given all the business they can carry, net, and the remainder be distributed on either the first or the second basis.

The third suggestion, submitted at the behest of the home companies, is not without merit, but Mr. Snow says it involves the further question as to how much insurance the city would care, as a matter of business, to place with one company.

The old distribution was made in accordance with the amount paid by the various companies into the firemen's fund. This fund has been abolished since the law relative to it has been found unconstitutional. The recorder calls attention to the fact that the second suggestion is in line with the old apportionment and admits that he approves of it, since it has proven satisfactory for three years past. "There is no evidence at hand," he says, "to discredit the method of distribution that prevailed three years ago, even though the basis of the method has disappeared."

Long Service Decoration

The Continental has presented quarter-century members of its staff with a long-service decoration, a gold watch-fob with an inscription and a figure of the Continental soldier. Among those long with the company are: President Evans, 38 years; Vice-President Kline, 37 years; Adjuster Nourse, 46 years; Accountant Nelson, 41 years. Ninety-nine long service agents also received the decoration.

Report on San Francisco

The N. Y. Municipal Research Bureau, employed by San Francisco to investigate and report on several phases of local government and conditions, has made a report not entirely creditable to the city. Chinatown and Howard street lodging-houses are declared to be sections where conflagration dangers exist. Entrances to fire escapes were found heavily barred or otherwise rendered inaccessible. (This, we are told, is also true of Los Angeles.) The efficiency of the fire department cannot prevent disastrous conflagrations if present conditions continue. The more frequent use of the high-pressure system is recommended.

Acknowledged

Illinois Insurance Report, Part 1, Fire, Rufus Potts, ins. supt. contains two pages on "Proceedings Against Fire Insurance Monopolies." Companies in rating bureaus Mr. Potts refers to as members of "Combines." We learn, with surprise, that there are nine Illinois companies, with an average of \$328,600 assets. The total premium income of the nine was some \$500,000 and their losses were \$844,000. This is going some—backward.

Kehoe, who badgers California insurance interests, was renominated and reelected senator. What was the Insurance Federation doing?

Prices continue soaring. They make the consumers sore too.

Executive Committee Of Board of Fire Underwriters

Remaining Members: Messrs. R. P. Fabj, C. A. Henry, Rolla V. Watt, R. W. Osborn, Sam B. Stoy, F. M. Branch, B. O. Selbach, F. E. Beach.

Retiring Members: Messrs. W. W. Potter, J. C. Johnston, H. W. Fores, W. M. Speyer (short term vice McClure Kelly), E. G. Halle.

Elected November 10: E. C. F. Knowles, W. Speyer, A. W. Thornton, J. F. Magee, E. G. Richards.

Personal

General Manager F. W. P. Rutter, from the home office of the London & Lancashire, is visiting this country.

General Agent Dixwell Hewitt of the two Hartfords, who recently returned from a visit to his agencies in the Northwest, will now visit the home offices in Hartford.

Sam B. Stoy, manager of the two London & Lancashires at San Francisco, attended the conferences of head office and branch managers. He has returned home.

Percy V. Long, assistant general counsel for the National Board of Fire Underwriters, has offices in the Insurance Exchange building in San Francisco.

Bakersfield, Cal. — Business men have been paying \$50 a month to Chief Schaffnit ever since the city council in a spasm of economy reduced his salary to \$200 a month. Now the chief says he will no longer accept this contribution from the business men, and it is "up to" the council to restore his salary to the former figure or find a new chief. Mr. Schaffnit's services as chief have been very satisfactory to the people of Bakersfield and to the fire underwriters.

Died

Mrs. Sarah A. Dornin, widow of the late George D. Dornin, and mother of George W. Dornin and John C. Dornin, died on the evening of October 27, in Berkeley, at the age of 79.

W. S. Davis, an old Santa Rosa, Cal., agent, died last week.

Niagara Fire Changes

Vice President Otho E. Lane has been elected president of the Niagara Fire of New York, to succeed the veteran President Harold Herrick, who will retire soon. Bernard M. Culver has been elected vice president to succeed Mr. Lane. Mr. Culver is now associated with the United States branch of the Scottish Union & National.

General Agent Geo. H. Tyson On a Visit to His Home Offices

General Agent Geo. H. Tyson left this week for a visit to the home office of the German American Insurance Co. at New York and the home office of the Phoenix Insurance Co. at Hartford. His head offices have notified him to pay them a visit in honor of his 25th anniversary as general agent on the Pacific Coast. He expects to return during the latter part of November.

General Agent Tyson also occupies the unique position of being the only general agent in San Francisco who has represented his companies continuously for 25 years.

Alfred M. Best is credited with saying, before a meeting of the National Mutual men, that he has often received requests for lists of mutuals that have failed but has always refused to furnish them because they do not mean anything. Mr. Best is a publisher of very valuable insurance annuals. We marvel at the logic which concludes that a list of "busted" mutuals, or stock companies either, "means nothing." Such lists are full of meaning, especially when placed side by side. A mutual or company that has failed is one that has not paid its losses; and if 1 percent of the stock companies and 20 percent of the mutuals failed in a given year, that fact has a great deal of meaning; creditable to the one class and discreditable to the other.

Two percent of the fires in Connecticut's fiscal year ending September 30 were of incendiary origin. Is that all!

Dry north winds seem to have started forest fires again in California. Rain is badly needed. Extremely cold weather is reported in the fruit valleys.

Found Inter-Insurance Expensive and Deceptive

Foster & Glassell Co., wholesale grocers at Shreveport, La., wrote the following letter recording their experience with inter-insurance:

"Dear Sir: We sometime ago, as you know, took out a policy with the Wholesale Grocers Reciprocal Indemnity Exchange of St. Louis, Jno. C. Bardwell being attorney and manager. We remember that you advised that this would cost us considerable money before we got out of it. We, therefore, want to own up and confess that we have realized your prophecy and give you a chance to say I told you so. In detail, our experience with the Reciprocal Indemnity is about as follows:

"We paid to this company in premiums during three years, \$287.06, this being for protection of about \$16,500 on building and stock in the two compartments of our building. This was the exact Board rate that you were then charging on the same property. We of course understood and were advised by Mr. Bardwell that a rebate would be made to us at the end of the year from the earnings of this company, if there were any, and we were, of course, assured by him that there would be some.

"As stated above we were subscribers to this concern for three years. During that three years we have paid out in losses for our proportion, \$357.25, making a total that this insurance has cost us for the three years of \$644.31, or 224% of your Board rate. We want to assure you that we have had sufficient experience with this line of insurance to make us keep out of it forever, and to advise all of our friends to do the same.

"You are at liberty to use this letter or any information given therein for publication in any way that you see fit. Foster & Glassell Co., Ltd."

Sole Agencies

The principle of sole agency representation is so firmly established that its support by me at this time is unnecessary, and it is only mentioned to call your attention to the fact that if we leave the anchorage of sole agencies the inevitable drift is to representation of every company by every agent, or the next step, every property-owner his own agent. As representatives of the American Agency System we cannot consider such a catastrophe. Every company represented by every agent would not only largely increase the expense of doing the business, but would also increase the fire waste, all of which would be necessarily taxed upon the property-owner. Such a condition would not only be a commercial crime, but would make every agent a broker for the assured.

The loyalty of the agent to his company could not be stretched to cover a hundred companies and under such conditions the determining factors in an agent's judgment of a risk would naturally be "the owner must have insurance and if I don't write it some other agent will put it in the same companies."

The business of this country can best be served by competent local agents as sole representatives of a comparatively few companies.—President Roth.

Paid-up Fire Policy

The court in its conclusions of law stated as follows:

"I conclude, further, that the defendant is not entitled to a return of the policy, but that this is a valid paid-up policy on plaintiff's warehouse, insuring the same in the sum of \$500 until the 5th of November, 1918."

Plaintiff in error contends that there can be no such thing as a paid-up fire insurance policy; and this is true in the sense that under the terms of this, and perhaps all other insurance policies, either party might have the policy canceled. Inasmuch as the court deducted from the judgment to which it held that plaintiff was entitled to recover the full amount of the premium note, including the amount due on the warehouse which was not destroyed, and inasmuch as we have done the same in the judgment here rendered, the defendant in error holds a policy for \$500 on his warehouse, the premium on which has been paid until November 5, 1918, and the same will remain a subsisting policy, unless canceled by one party or the other in accordance with the terms thereof. — 188 Southwestern Reporter 246.

John Robertson of Robertson & Hall has applied for membership in the Insurance Brokers Exchange.

George R. Branson, formerly president of the Williamsburg, has been elected president of the enlarged United States Fire.

And what did the Insurance Federation do?

A FEW COAST FIRES

Seattle, Nov. 14. — The Moran private school for boys, on Bainbridge island, was practically destroyed by fire this morning.

Davis, Cal., Nov. 13. — Fire today did \$50,000 damage, chiefly to stores. Engine and chemical from Sacramento did good saving work when the north wind and flames seemed to doom the entire town.

Mountain View, Cal., Nov. 3. — E. Mohl of San Francisco was severely injured last night when the large automobile truck on which he was riding, on state highway near here, ran into the rear end of a load of wood and a jagged piece passed through his body. Mohl may die.

San Francisco, Nov. 8.—This evening at 8:30 the Pacific Box factory was destroyed by fire. Location, North Beach, Taylor and Mason. Lumber yards saved. Loss \$175,000

Ferndale, Cal., Oct. 27.—Dr. Jos. Hindley was severely burned during a fire this morning, which destroyed his dental rooms here.

Pomona, Cal., Oct. 24.—A doctor motor-ing to patient's home found his trousers on fire. He let go of the wheel to spat out the alarming blaze. The auto collided with a tree, caught fire and burned up. The doctor now walks with a crutch.

Fullerton, Cal., Nov. 14.—Inflicting a loss estimated at several thousand dollars, fire in the early hours of Sunday morning totally destroyed a barn on the ranch of F. J. O'Brien, north of Placentia. Eighty tons of hay in the barn and two horses were burned. Some insurance.

MARSON

Redwood City, Cal., Oct. 30.—Yesterday's fire, which damaged the home of Floyd Baird, foreman of the San Mateo county grand jury, to the extent of \$3,000, is believed to have been of an incendiary character. Four other suspicious fires have occurred in the neighborhood recently.

Los Angeles, Cal., Nov. 14. — Mrs. Mary McCue, 59 years old, has confessed to setting her house afire. Last week the fire department was called to her home at No.

3023 Kerekhoff avenue (San Pedro) upon an alarm turned in by neighbors. Extinguished by firemen. Last night A. Marchbank saw Mrs. McCue enter the house with a bundle under her arm. The house had been unoccupied, and from her actions at the previous fire his suspicions were aroused. Calling another man, they watched her spread oil over the floor and start the fire. The house was a portable \$600 cottage and was insured for \$700.

CALIFORNIA INSURANCE CO.

The California of San Francisco has over a million good assets, and over \$632,000 surplus to policyholders. For every dollar of liabilities it has two dollars and a half. But its real assets are the very wealthy men who are behind it, and the reputation which it has earned for the payment of ordinary and extraordinary losses.

The California's net losses in the Great Fire were more than five times its combined capital and surplus. The stockholders were undismayed. They levied eight assessments, and paid each of them, and paid the near \$2,000,000 losses incurred in April, 1906.

Business is written conservatively and successfully. The average loss ratio, excepting 1906, is low. Fire, automobile and tornado business is written. In addition to all the states and territories of the Pacific West, except New Mexico, business is also written in Canada and in several of the states in the East and Middle West.

Seattle, Nov. 16.—The city water department, after warning residents in the district, cut the supply main north of lake and canal. The main will not be replaced across the old trestle but will be connected through the tunnel. For four days the residents must depend on the water now in the reservoirs. There is danger that this supply may not be sufficient, as the residents allow water to run all night to prevent the pipes from freezing. Ice is now an inch thick in the sloughs. Thousands of pipes were broken last winter.

The future of Chinese eggs is now insured.

**ACCIDENT AND HEALTH, LIABILITY,
 ETC.**

Many Companies Are Losing Money

According to the Pocket Register of Accident Insurance (published by the Spectator Co. of New York, price 25 cents), there are 100 regular companies writing personal accident and health insurance in this country; and 25 mutual accident associations, and 22 mutual sick benefit associations. The Fidelity & Casualty leads in health premiums, and the Travelers in personal accident premiums

Of the 100 regular companies, last year, the expenditures of 53 exceeded their premiums; and with few exceptions their liabilities increased.

The American Casualty of Tacoma made a sorry showing, with \$84,109 income and \$94,659 outgo.

The American Fidelity had \$348,965 income and \$676,373 outgo. This Montpelier, Vt., company began and ends as a rate-cutter. In 1911 its income was nearly seven times its income in 1915. The Coast Review alone sounded warning when this slasher began writing on this Coast. When this company's final story is written it will probably be found that the stockholders have lost all they originally invested.

The Bankers Casualty of Minnesota and the Boston Casualty had losses and expenses in excess of premium receipts.

The Casualty Co. of America had premium receipts \$70,376 in excess of losses and expenses, but it increased its liabilities \$390,115. This increase was greater than the excess of income over outgo. The net surplus fell from \$142,299 to \$13,607.

The Connecticut General Life in its accident-health department had an income of \$211,980 and expenditures of \$250,065.

The Equitable Accident of Boston had less premiums than losses and expenses.

The Federal Life of Chicago had a loss-expense outgo larger than premium income.

The Frankfort General's premium income fell off \$172,397, and the total was \$70,376 less than losses and expenses. This German company, like some American companies, is therefore losing money.

The General Accident's losses and expenses were considerably more than its premiums.

The Georgia Casualty's losses, expenses and increase in liabilities were \$63,846 more than the total premium receipts.

The Great Eastern Casualty's premiums were less than losses and expenses.

The Guardian Casualty's premiums were \$30,811 less than losses and expenses, and besides, the liabilities increased \$54,348.

The Interstate's loss-expense total was much more than its premiums.

The Kansas City Casualty's claims paid and expenses were much more than its premiums.

The Maryland Casualty's losses, expenses and liability increase amounted to \$273,300 more than the premium receipts.

The Massachusetts Bonding had \$189,491 losses and expenses in excess of premiums, besides an increase in liabilities.

The National Accident's premiums were less than losses and expenses.

The New England Equitable paid out much more for losses and expenses than it received in premiums, besides increasing its liabilities \$629,000.

The Western Indemnity of Dallas had premium receipts \$39,248 less than claims and expenses, besides increasing its liabilities more than \$117,300.

The Oregon Surety & Cas. had losses and expenses topping its premiums.

The Prudential Casualty of Indianapolis fared ill. Its total expenditures were more than its total income, and it increased its liabilities. Its losses and expenses were \$48,100 more than its premiums. Its liabilities increased and its premiums and income materially declined.

Twenty-one companies make a particularly poor showing, and others did likewise, if their increase in unearned premiums and other liabilities be considered.

Some of the foregoing make a specially bad showing for the year because of their liability experience, with a contraction of such business in some cases.

This brief summary indicates sufficiently that the so-called "miscellaneous" business operates on a very narrow margin, and any reckless company of the rate-slashing and greed-for-business kind is swiftly skidding on dangerous curves.

Compulsory Health Insurance

Public hearings on whether or not compulsory health insurance through a state constitutional amendment is advisable will be held in San Francisco under the direction of the California social insurance commission. The hearings will be held on November 20, 21 and 22, between 10 o'clock in the morning and noon, and from 2 to 5 o'clock in the afternoon.

The issues to be discussed at the hearings are as follows:

Destitution due to illness; medical facilities available to wage-earners; present insurance facilities against sickness; compulsory health insurance as a solution of the problem created by the sickness of the wage-earner and his family.

The spineless wage-earner is to be regarded as helpless, infantile, improvident and the ward of the state.

"Just give me a chance," said the vivacious young lady. Whereupon Mr. Chance then and there offered himself.

Jack Hunt Was Insured In Standard Accident

The late John Arthur Hunt, who was an athletic member of the Olympic Club of San Francisco, and likewise an insurance solicitor, carried an accident policy in the Standard Insurance Company. The papers were recently full of the story of his murder by an intoxicated man.

The Standard promptly paid the full amount of the accident insurance to the murdered man's sister, Miss Jeanette Hunt, who was the beneficiary. "The Standard service satisfies."

Casualty Co. of America Impaired

On January 1 this New York company reported \$750,000 capital and \$13,607 net surplus. This was, of course, a very narrow margin for a company writing over a million each in its liability and compensation departments and losing money in one or both.

The New York insurance department now finds the company impaired to the extent that it has less than \$100,000 capital. The management promises to make good the impairment by December 4, as required. All claims can now be met.

This company reinsured the Pacific Coast Casualty Co. and gave Tom L. Miller and Fred B. Lloyd official positions in New York.

The impaired company had last year an income of \$3,834,142.

The impairment was created by the departments disallowing \$1,196,188 of the company's assets. Several branches of business will be reinsured, and operations will be restricted.

Reno, Nev., Nov. 11.—In his anxiety to reach Carson City and vote, William Ligon, an insurance man, drove too fast, broke the steering-gear and was catapulted with the car, which turned over and pinned him beneath. His companion, with three broken ribs, walked three miles for help. Both men will recover. Returning from Paradise Valley a Winnemucca man was seriously injured when his car ran off a bridge.

LIABILITY INSURANCE WRITTEN AT A LOSS—68 PERCENT LOSS RATIO

The principal American companies writing liability insurance in this country, last year, excluding the few which have recently engaged in this branch, wrote some \$22,313,000 premiums and paid for losses and adjustments \$15,340,000. This is a loss ratio of 69 percent. New York companies write nearly one-third of the total.

Foreign companies, including some with a relatively short experience, wrote \$8,344,609 premiums and paid \$5,591,066 losses and adjustment expenses, a loss ratio of 67 percent.

The total liability premiums of companies which have been engaged in the business long enough to incur an average loss experience were \$30,657,000, with \$20,931,000 losses and adjustment expenses. This is an average loss ratio of more than 68 percent. The increase in unearned premiums is not taken into consideration. The actual loss ratio is probably more than 70 percent of the earned premiums.

Management expenses are, on the average, more than 43 percent of the earned premiums, for casualty companies. Apparently, last year, companies writing American liability business had an average loss and expense ratio of 113 percent of the earned premiums. This is indeed a bad showing.

ALL MUST MAKE GOOD

These are competitive days indeed. Underwriting profit margins, in all branches, are narrow. Business doesn't "stay put" to near the extent as in more peaceful, not to say provincial, days. Companies cannot afford to "take chances" as in times of large profits. Now all must "make good." The clerk, the solicitor, the local, the field man, the superintendent, the special and the general agent, the manager, director and officer, must "make good." He must prove his worth; he must prove his mettle; he must earn wage or salary or fee; he must increase the business when business is increasing; he must show a profit when profits are being made. Otherwise his resignation will be invited. Promises, possibilities and influence are vain. There must be "results," and good ones too.

SEEMS A SAD CONFESSION

The withdrawal of a number of companies from the compensation field seems to be a regrettable confession that they cannot compete with state compensation funds. The general public, it is to be feared, will take this view and draw conclusions, probably wrong, to the discredit of the ability of the companies to transact business economically.

**Pennsylvania Fire
Now Writes Automobile Insurance**

The Pacific department of the Pennsylvania Fire is now prepared to write automobile insurance. A meeting of the field force is being held in San Francisco, and plans are being completed for the writing of automobile policies throughout this field.

Marine

A conditional agreement has been entered into for the absorption of the Reliance Marine by the Guardian Assurance.

The State of Penn and the Stuyvesant will probably start a marine branch in San Francisco.

**Dinner to Accident
Officials and Workers**

Manager Stearns of the accident department of the Pacific Mutual Life, at San Francisco, gave to the president and counsel of the company, and to his office and field staff, a dinner at the Commercial Club, on Hallowe'en. The special occasion was the return of President Cochran and Counsel Davis from a visit to perfumed Japan.

The table decorations were like a Hallowe'en procession, something light and cheerful. George Elliott Hunt was the winner of the \$25 gold prize. The toastmaster ventured to pass it along on a plate, in front of a newspaperman. Consternation! The workers made little shop-talks. One made a good point when he said that the jitneys had made accident insurance welcome to men of middle age.

The leaders up to October 1, in this agency, are George Elliott Hunt, Harry E. Rylatt, F. S. Peck Ins. Agey., Garner Curran, H. R. Hunter, J. P. Billips, W. E. Lawson, James E. Agar, Roy Barney, and E. L. Hackett. They and others are racing for the Christmas prize and bonus.

The visitors' brief references to their visit in Nippon were enjoyed by those present. Cholera was raging, and there was little to eat, on land or aboard ship, except canned food. The most beautiful sight they saw was the Golden Gate in the morning of the last day.

**Fraternal Figures
Outgo Gains More than Income**

Albany, October 30, 1916.

Superintendent of Insurance Phillips today issued Part IV of the annual report of the state insurance department covering the financial returns of the fraternal beneficiary orders or societies, co-operative town and county fire insurance companies and life and accident insurance associations for the year 1915. The statistical tables and abstracts carried therein are based upon the department audit of the annual statements of the various companies and associations included in the volume, which also covers the detailed statements of the above classes of insurance organizations now being liquidated by the department under the provisions of the insurance law.

A general summary of the report is shown by the following comparison of the results of the business of 1914 and 1915:

		FRATERNAL BENEFICIARY ORDERS	
		1915	Increase
Assets, - -	\$ 157,251,929	\$ 157,251,929	\$10,901,913
Liabilities, - -	24,512,045	24,512,045	2,754,831
Income, - - -	89,417,873	89,417,873	1,724,214
Disbursements, -	78,011,473	78,011,473	3,137,817
Insur'ce in force,	6,459,607,002	6,459,607,002	78,961,593

In connection with the above stated "liabilities" of the fraternal orders attention is called to the fact that at the present time they are not required to carry any statutory policy reserve in their annual statements.

The Chicago Tribune says it does not believe any life company "would resist a claim on the ground that a part of the premium had been rebated." Anti-rebate laws, framed by life men, make a policy invalid if the insured accepts a rebate of part of or all the premium.

Los Angeles has a Million Club. There is plenty of room, out to the harbor front, twenty miles, and a climate good for sick as well as well.

The Pacific Coast Automobile Assn. recently re-elected F. B. Kellam president and the other officials were also re-elected.

LIFE INSURANCE

Nevada State Life Wronged Stockholders Sue the Company

Six ranchers of Honey Lake Valley, Lassen county, Cal., have filed separate actions in the district court against the Nevada State Life Insurance Company, for the cancellation of promissory notes aggregating \$25,000, which the plaintiffs allege were obtained under false pretenses. Counsel for plaintiffs say that two more suits, totaling \$8,250, are to be filed.

The complaints set forth that representatives of the Nevada Life Insurance Company took the notes in payment for stock in the company, which was represented to be worth \$1.50 per share, whereas, in fact, it is alleged, the value of the stock is very doubtful.

The insurance men, according to the complaint, promised that the notes would never be collected on the market, and assured the subscribers that the company would be satisfied with receiving the various amounts in deferred payments out of earnings of the stock, but that soon after the stock-sellers returned to Reno from Honey Lake Valley, the company violated these promises by attempting to sell the notes.

The plaintiffs are well known northern California ranchers. H. H. Holmes and his brother, J. P. Holmes, gave their notes for \$7,500 each. William Hartson, J. H. McClelland, Charles Rector, Jake Dooley and George E. Woodstock each subscribed for \$1,500 worth of stock, and W. H. Fulton signed up for \$750.

Nevada apparently needs a "blue sky" law.

Western Union Life, it is announced by R. L. Rutter, president of the company, has arranged to issue a Christmas policy providing for total payments of \$1,250 and multiples. The policy has the total disability clause and the regular loan and surrender privileges. Its terms provide that \$250 will be paid to the beneficiary immediately on receipt of proof of death of the insured and \$100 on each Christmas

day for ten years. The commuted value of the total payments under a \$1,250 policy is \$1,100. The loan and surrender values are those of a regular \$1,000 ordinary life policy with 10 percent added. To guarantee that \$250 will be available, the terms of the contract provide that any indebtedness existing at the death of the insured will be deducted from the ten instalments, thus leaving the initial payment intact.

A Real Unbreakable Will

An extract from an editorial in the Boston Daily Globe entitled "The Comedy of Will-Making:" "Will-making is the great post mortem lottery of civilization. The irony of death itself haunts the will. Great lawyers, who have made wills by the score, have their own wills set aside. The will dramatizes the shortness of human foresight."

From all of which there comes the plain conclusion that it is difficult for a will to be prepared that does not occasion more or less disturbance. In contrast with this, there stands forth the opportunity of arranging by life insurance for the payment to the family of such sum as may be within the capacity of the policyholder to assume. And once a policy is made payable to the wife, there is no means by which anyone else can succeed in diverting the payment when it has to be settled as a death claim.

A policy is equal to a will in effectiveness of results, and is far superior to it in fixity, because there is no way of changing the provisions of such a policy except by the written order of the insured and endorsement of the change upon the policy. Every man has it within his power to arrange for a change in the one to whom the money shall go just as often as he desires, but, after death has occurred there is no possibility of the settlement being diverted from the beneficiary of record. It may be said to constitute an "unbreakable will," beyond the reach of avaricious relatives. — The Union Mutual.

Principal Causes of Death

Washington, D. C., Nov. 11, 1916. — According to a preliminary announcement with reference to mortality in 1915, issued by Director Sam L. Rogers, of the Bureau of the Census, Department of Commerce, and compiled under the direction of Mr. R. C. Lappin, chief statistician for vital statistics, nearly one-third of the 909,155 deaths reported for that year in the registration area, which contained approximately 67 per cent of the population of the entire United States, were due to three causes — heart diseases, tuberculosis, and pneumonia—and nearly two-thirds were charged to twelve causes—the three just named, together with Bright's disease and nephritis, cancer, apoplexy, diarrhea and enteritis, arterial diseases, diabetes, influenza, diphtheria, and typhoid fever.

HEART

The deaths from heart diseases (organic diseases of the heart and endocarditis) in the registration area in 1915 numbered 105,200, or 156.2 per 100,000 population. The death rate from this cause shows a marked increase as compared with 1900, when it was only 123.1 per 100,000. The increase has not been continuous, the rate having fluctuated from year to year.

CONSUMPTION

Tuberculosis in its various forms claimed 98,194 victims in 1915, of whom 85,993 died from tuberculosis of the lungs. The progress made in the prevention of this dreaded malady during recent years has been most gratifying. In only a little more than a decade, from 1904 to 1915, the death rate from tuberculosis in all its forms fell from 200.7 to 145.8 per 100,000, the decline being continuous from year to year. This is a drop of more than 25 percent. Before 1904 the rate had fluctuated, starting at 201.9 in 1900. Even yet, however, tuberculosis has the unenviable distinction of causing more deaths annually than any other form of bodily illness except heart diseases, and about 46 percent more than all external causes — accidents, homicides, and suicides — combined.

PNEUMONIA

Pneumonia (including bronchopneumonia) was responsible for 89,326 deaths in the registration area in 1915, or 132.7 per 100,000. This rate, although lower than for most of the years from 1900 to 1911, inclusive, is higher than for 1912, 1913, and 1914. The rate for 1914, 127 per 100,000, was the lowest on record. The death rate from this disease, like that from tuberculosis, has shown a marked decline since 1900, when it was 180.5 per 100,000. Its fluctuations from year to year, however, have been pronounced, whereas the decline in the tuberculosis rate has been nearly continuous.

BRIGHT'S DISEASE

The only remaining death rate higher than 100 per 100,000 in 1915 was that for Bright's disease and acute nephritis, 104.7. The total number of deaths due to these maladies in 1915 was 70,500; of this number, 64,480 were caused by Bright's disease and 6,020 by acute nephritis. The mortality rate from these two causes increased from 89 per 100,000 in 1900 to 103.4 in 1905, fluctuated more or less between 1905 and 1912, and has shown little change since the last-mentioned year.

CANCER

Next in order of deadliness come cancer and other malignant tumors, which caused 54,584 deaths in 1915. Of these, 21,221, or nearly 39 percent, resulted from cancers of the stomach and liver. The death rate from cancer has risen from 63 per 100,000 in 1900 to 81.1 in 1915. The increase has been almost continuous, there having been but two years, 1906 and 1911, which showed a decline as compared with the years immediately preceding. It is possible that at least a part of this increase is due to more correct diagnoses and greater care on the part of physicians in making reports to registration officials.

A new American Mortality Table is assured.

The American Bankers of Chicago has reinsured its accident and health business.

Northern Life

This thriving Seattle company has \$13,000,000 insurance in force, and \$1,250,000 assets.

The Northern Life issues a popular combination three-in-one policy, give life, accident and health insurance, either for term or life, or in the endowment form.

The Northern's policies have liberal cash, loan, automatic extension and permanent disability features.

Good agency contracts are offered to reliable producers.

Keep Your Life Policy Where It Can Be Found

A true story came to me recently, which every policyholder should read and then go and find his policy and put it where it belongs; also he should go and tell his wife that he has a policy. The gist of the story is that a certain man who was careful enough to take out a policy of insurance on his life was careless enough to lose it. For a number of years he had paid the premiums thinking perhaps the policy was somewhere among his valuable papers. He had never told his wife anything about his insurance. Five years after his death the agent who wrote the business happened to meet the widow and learned that she had come to want. He informed her that at one time her husband had been insured in his company and expressed surprise that she had never received anything from the policy. He at once wrote to the company for information and learned that although no premiums had been paid for five years there was reserve sufficient to keep the policy in force and a claim for the full amount of the policy would be honored. So the widow got the much needed money. No claim had been made on the company because no policy was found with the papers of the dead man and because the wife had no knowledge of such a policy.

The moral to this rather unusual story is very plain, almost too plain to require further words from me, but the fact remains that many men—even business men—are not as careful with an insurance policy as

they should be. The fact that no one would steal it—as money or a bond might be stolen—tends to a lack of appreciation of its safety.—Vice Pres. Johnson of Pacific Mutual Life.

Life Insurance a la Assessment

The Spectator's Pocket Register of Life Associations contains the particulars of the business and resources of some 200 societies and associations operating on the assessment and stipulated premium plans. The columns of death rate per 1,000 mean number of certificates are specially interesting and sometimes terribly significant.

The Bankers Mutual Life Co. of Illinois had a 7.1 per 1,000 death rate last year. The Catholic Knight's of Ill. had an 18.3 per 1,000 death rate, as against only 8.6 in 1911.

The Globe Mutual Life Ins. Assn., likewise an Ill. company, had 25.5 or more as its death rate for several years.

A worse record is that of the Hotel Men's Mutual Benefit Assn. of the U. S. and Can. What do you think of the future of a society which reported 28.4 in 1911 and 29.1 in 1915?

Here are others: Knights Templars & Masonic Mut. Aid, 29.1. Northwestern Traveling Men's Assn. of Chicago, 55.5, and more in 1914 and 1913.

The fraternal associations also make a showing of high mortality rates, notably the A. O. U. W. grand lodges, as: New Haven, Conn., 34.9; Paris, Ill., 46.0; St. Louis, 24.2; Camden, N. J., 35.3; Dallas, Tex., 24.4; Toronto, 24.7.

The Benai-Berith, New York, death rates for five years have been 101.1, 91.4, 79.4, 87.0, 72.3.

The Woodmen of the World of Omaha, organized in 1891, wrote \$161,673,000 insurance in 1915 and has \$1,007,932,400 insurance in force.

SELLING LIFE INSURANCE

Do Not Indulge in Moods— It Isn't Good for Business

Are you a slave to moods? Do you permit yourself to indulge in such luxuries just as a fractious child is by turns sullen and morose, disobedient, stubborn, petulant? Is it the part of a grown man so to indulge himself—and isn't it pretty costly indulgence? Don't you find it mars your efficiency?

How can a life insurance man do any business at all if he is going to permit himself to be disturbed by every inward gust of passion or by every whirl of outside circumstance?

It rains—drearily, incessantly. Are you going to permit it to dampen your ardor? You don't wear your "ardor" outside your raincoat—you keep it close to your heart and it won't get damp if you take proper care of it.

The sun shines blisteringly hot—is it so hot it melts your zeal? Not if you are the right sort for you need that fierce burning inward fire to keep you going just as an engine needs fuel.

It's bitterly cold—cutting winds sweep through the streets, driving pedestrians before them, but your heart is warm towards your work, isn't it, and you don't get cold if you work hard enough, do you? It's an easy thing to keep the blood bounding in your veins just by the energy within. It's very easy sticking long in the office in the morning fussing over details, particularly if the weather isn't right. But is it good for business? And aren't you indulging in moods when you do this?

If you are a bit tired or not quite up to the mark physically, or think you are not, it's hard work to get out after applications—some other times seems so easy—but does it pay to permit yourself this luxury and wouldn't you forget that you are tired if you lost yourself in the interest in a good case?

Do you know what it is to work off a bad feeling? Try it. The best medicine in the world, moreover, it brings the dollars instead of spending them. — Life Insurance Independent.

Did it Ever Occur to You?

That You are engaged in the most unscientific part of the most scientific business in the world. Slow but sure progress is being made to eliminate this unscientific condition. Other minds are suggesting helps, but under present conditions it is mostly up to the individuals to paddle their own way out.

Fortunately a new dawn is approaching. The day is no great distance when our selling forces will compare favorably with any service giving organization. Therefore, the more modern you become in your ideas today the better you will be able to cope with the changed conditions that are upon us. These changed conditions will bring about real life insurance salesmanship, which will be nothing more than service. A few principles (not parrot talk) are presented here for your approval. These bones, if clothed with the proper dress to suit your particular make-up and to fit the occasion on which they are to be used, may help you some.

A life policy is a financial program, not a commodity bought for a price; a sinking fund for life, not merely a distant death indemnity; a safe and systematic plan for saving money, not spending it; a yearly opportunity, not a fixed charge. If you were soliciting accounts for a savings bank would you approach your prospect with a statement as you do in trying to get a prospect to take out a policy, would you say: "A savings account with our bank will cost you so much?" First show your prospect what it will do for his loved ones in case of premature death; then, as a clincher, picture him hobbling around on a cane at 70, stepping on his whiskers because he has not the price of a shave; the harder the blow at your prospect's pride the better your chances of landing.—Gingerade.

Nothing succeeds like success, for it increases friends and confidence.

FIFTY-FIVE YEARS' PROGRESS OF AMERICAN LIFE INSURANCE IN FORCE

Insurance in Force and United States Population in 5-Year Periods

Jan. 1	Insurance in Force	United States Population
<i>1916</i> —	\$16,000,000,000	101,300,000
<hr style="border: 1px solid black;"/>		
<i>1911</i> —	\$12,250,000,000	93,300,000
<hr style="border: 1px solid black;"/>		
<i>1906</i> —	\$10,600,000,000	83,800,000
<hr style="border: 1px solid black;"/>		
<i>1901</i> —	\$ 7,000,000,000	77,300,000
<hr style="border: 1px solid black;"/>		
<i>1896</i> —	\$ 4,850,000,000	68,000,000
<hr style="border: 1px solid black;"/>		
<i>1891</i> —	\$ 3,650,000,000	63,700,000
<hr style="border: 1px solid black;"/>		
<i>1886</i> —	\$ 2,100,000,000	56,000,000
<hr style="border: 1px solid black;"/>		
<i>1881</i> —	\$ 1,500,000,000	51,000,000
<hr style="border: 1px solid black;"/>		
<i>1876</i> —	\$ 1,930,000,000	44,500,000
<hr style="border: 1px solid black;"/>		
<i>1871</i> —	\$ 2,040,000,000	39,500,000
<hr style="border: 1px solid black;"/>		
<i>1866</i> —	\$ 600,000,000	35,000,000
<hr style="border: 1px solid black;"/>		
<i>1861</i> —	\$ 175,000,000	32,000,000

The black rules correspond in length to the amount of life insurance in force at the beginning of the year named.

Since January 1, 1890, there has never been any decline in the total in force except in the panic year 1907.

In 1861 the outstanding life insurance per capita was only \$5.47. Twenty-five years later it was \$39.28. In 1906 the insurance in force had advanced to \$126.49. Ten years later, on the 1st of January of this year, it had reached \$157.55 life insurance per capita. (Industrial business is not included.)

The average amount of policy is \$1,883. The average of legal reserve policies in force is 8 per 100 persons in the United States. As many policyholders have two or more policies the average number insured is considerably less than 8 per 100.

The years 1874 to 1879 inclusive were years of depression in the business of life insurance. Forty companies retired. In 1880 the tide turned.

The assets of the companies in 1877 and 1879 declined and were not restored in volume until 1880. Since then every year has shown an increase in the assets or "sinking fund."

In 1860 the gross assets were \$25,000,000. They increased in every year of the Civil War. They now total about \$5,500,000,000.

FIRE AND MARINE INSURANCE

Marine Companies Purchased

The purchase of the Reliance Marine Insurance Company means that only the Sea, the Indemnity, the Marine, the Merchants', the Northern Maritime, the Ulster and the World, are now working on independent lines.

The other prominent marine offices are now owned as follows:

	Subsidiary to	Year of acquisition
British & Foreign	Royal	1909
London & Provincial	Yorkshire	1913
Maritime	Scottish Union	1914
Ocean	North British & Merc.	1907
Standard	London & Lanes. Fire	1907
Thames & Mersey	Liv. & Lon. & Globe	1911
Union	Phoenix	1911

The absorptions have all taken place in recent years, and as we said last week are largely the result of large blocks of fire insurance business being undertaken by Lloyd's underwriters.

We shall not be surprised if these gentlemen do not eventually find the reprisals of the fire offices a source of very great anxiety, for, after all, the fire offices have funds to the extent of about thirty millions sterling behind them, but no one knows whether, from the financial standpoint, Lloyd's are strong or weak. — The Policyholder.

Proposed Monopoly of Fire Insurance by France

Maurice Bellom, professor at the National School of Mines at Paris, wrote for *L'Argus* of September 3 an article on the proposed monopoly of fire insurance by the state, which he characterizes as a fiscal illusion. The theory of the proponents is that by compulsion the state can secure all the business, and that large profits therefrom will enable the state to meet much of the cost of the present great war.

They who favor a state monopoly of insurance are not dismayed by the assertion that the state, being necessarily less efficient as an underwriter and less qualified as a business getter, might not succeed nearly as well as private enterprises stimulated by self interest.

M. Bellom points out that the value of a business enterprise is measured only by the amount of net profit it can be made to yield, and not by the gross figures of its turnover; that the mere swelling in the number of policyholders, by edict or otherwise, cannot be depended on to produce corresponding cash net results. He does not share the optimistic views that acquisition costs would be done away with and that other economies would be the immediate result of unity as a state enterprise. The alleged resemblance of the insurance premium to a tax has no scientific justification. The attempt to treat the premium and the tax as identical involves the negation of the basal principle of fire insurance, to-wit: the payment of a premium purchases a premium within a determinate field. The tax assessor is not concerned; but the insurance agent or company is in duty bound to have some knowledge of the values of the property covered.

It is folly to argue from a trivial number of failures of small companies, the number of whose victims was small, that insurance by the state is safer and therefore preferable. On the other hand, it seems doubtful if the state would be able to liquidate the losses incurred by it with anything like the promptness of the private companies. All experience with the business undertakings of the state justifies us in believing that the premium rates of a state fire insurance monopoly would prove to be higher than the existing rates of free private insurance; and in the end the taxpayers would be burdened indefinitely with this additional tax.

Librarian Moore of the F. U. A. Pacific has made a translation of M. Bellom's very convincing article. The *Economic World* prints in full its translation.

Reno, Nev., Nov. 18. — Fire in cabin in rear of Golden Eagle hotel, extinguished in time to prevent a menace.

San Francisco jitney accidents 7 per day.

GENERAL

The Pacific Adjustment Bureau Reorganized

The past year has been so favorable as regards fire losses that the Pacific Adjustment Bureau has not been able to keep its employees busy. But the salaries and office expenses have been just as busy as ever. The bureau bills have accumulated pending the expected restoration of the loss ratio, and it has been found necessary to levy an assessment of \$30,000 on the members or stockholders. This covers the deficit, and is really an adjustment expense charge. It is payable in one or two instalments.

Manager Driffield's resignation has been accepted with regret. He is a very competent office manager and adjuster. Mr. Allen, long with the bureau, will succeed him.

Expenses are to be reduced, but the department branch headquarters will be maintained at Los Angeles, Salt Lake, Butte, Spokane, Seattle and Portland. Adjustments will not be done for non-board companies, as all the members of the bureau are also members of the board.

Casualty Company Assets Not Acceptable

The New York insurance department, after an examination of the Casualty Company of America affairs and assets, disallowed overdue premiums and certain securities, amounting to nearly \$1,200,000.

The amount not admitted on January 1 was only \$100,524. The amount of overdue premiums has since increased about 600 percent. The amount of assets now disallowed has increased over 1,000 percent, and is nearly one-third of the total assets.

What the nearly \$700,000 now disallowed securities are has not been made public. Were they in part those of the reinsured Pacific Coast Casualty Co?

The \$750,000 capital has been technically wiped out, there being only \$95,887 left. The disallowed bonds will be sold by the

directors, and other objectionable assets will later be disposed of. In this way, and by reinsuring business, capital and surplus will be created by December 4, it is believed.

The value of the company's home office building, not mentioned in the annual statement, has been reduced \$100,000.

San Francisco Streets

Streets have what may be spoken of as their personality. One street differs from another, in buildings, in frontages, in pavements, in occupancies, and in the pedestrians who give it something of their own characteristics.

There is only one California street, only one Knob Hill of many memories. The name is synonymous with banking and insurance, commerce and shipping.

On this street are the headquarters and buildings of three largest enterprises of their kind in the West. We refer to the German Savings & Loan Society, the largest savings bank; the Bank of California, the largest general banking institution, and the Fireman's Fund, the largest fire insurance company.

Three fire offices have buildings on this street—the Liverpool & London & Globe at 444, on the (northeast) corner of Leidesdorff street; the Fireman's Fund, at the (southwest) corner of Sansome street; and the New Zealand, at 334.

One life insurance company, the Mutual Life of New York, has an office building, occupied by the California department, at the (southeast) corner of Sansome street. This was about the first granite, brick and heavy steel frame structure (eight stories) erected in San Francisco, when A. B. Forbes was general agent for the Mutual for the Coast. After the great fire the walls were torn down several stories, leaving two floors and a half-basement. The new restrictions governing New York life companies would not permit the erection of another building for rental purposes. It is a very desirable corner and is for sale.

Mutual Life's New Modified Endowment

The new modified endowment policy of the Mutual Life of New York, which has received the approval of the New York state insurance department, is written at life or limited payment rates, and must be terminated by surrender at a stipulated time. This policy is for special use, as will be understood by life men. It meets a demand for a policy at a low cost, covering a life period free from probabilities which, because of family history, will later assert themselves. For example, a man with children has the average assurance of living twenty years. With this policy he can protect his children for this period at the same cost as that of the man who is a much better whole life risk.

Even the City Robs

The poor tax-payer is looted by the tax-eater, ever and everywhere. In San Francisco, for example, the city controls jobs by making all sewer connections. It makes the property owner pay \$4 for 8 hours for digging in the sand — 32 hours for a little hole in the sand, \$16, work that can be done in half the time at half the expense by private contract. The city inspector comes out and inspects several jobs in the block and charges \$2.75 each, or about \$20 an easy day. For cribbing, use of lumber, \$1.75; for cartage, \$2 — same lumber and same cartage for all the jobs nearby, but each lot-owner must pay it; for a bit of bitumen \$2.25. Total \$24.75, for which job a private contractor would charge \$10 and make a handsome profit. He wouldn't have the face to charge each lot-owner for the same cribbing and cartage. But think of the rake-off for the politicians! and the additional jobs at double price to men who vote as directed and divvy!

Vancouver admits that it needs a fire boat, and that the harbor commission is to blame for the lack of one. The other day it was necessary to put two fire engines on a barge and required hours to put out the fire in the hold in the freighter Waimarino. Valuable time was thereby lost. The fire damage was \$27,000.

Golf 150 Years Ago

Tobias Smollett in "Humphry Clinker" refers to the "diverting game called golf," played by Scotsmen, as follows:

"I never saw such a concourse of genteel company at any races in England, as appeared on the course of Leith. Hard by, in the fields called the Links, the citizens of Edinburgh divert themselves at a game called golf, in which they use a curious kind of bats tipt with horn, and small elastic balls of leather, stuffed with feathers, rather less than tennis-balls, but of a much harder consistence. This they strike with such force and dexterity from one hole to another that they will fly to an incredible distance. Of this diversion the Scotch are so fond that, when the weather will permit, you may see a multitude of all ranks, from the senator of justice to the lowest tradesman, mingled together in their shirts, and following the balls with the utmost eagerness. Among others, I was shown one particular set of golfers, the youngest of whom was turned of fourscore. They were all gentlemen of independent fortunes, who had amused themselves with this pastime for the best part of a century, without having ever felt the least alarm from sickness or disgust; and they never went to bed without having each the best part of a gallon of claret in his belly. Such uninterrupted exercise, cooperating with the keen air from the sea, must, without all doubt, keep the appetite always on edge, and steel the constitution against all the common attacks of distemper."

Smollett also mentions as at Edinburgh a society of errand boys "called cadies, who ply in the streets at night with paper lanterns, and are very serviceable in carrying messages." He adds: "there is no instance of a cadie having betrayed his trust." How very unlike the caddie of today.

We Didn't Know It.—That E. E. McCall, who is to be president of the New Jersey Life, was once president of the New York Life! This on the unimpeachable authority of the Insurance Field.—Insurance, N. Y.

INSURANCE OF ALL KINDS

"Practical Pointers"

The author of those excellent books, "Efficiency" and "The Psychology of a Sale," Forbes Lindsay, has placed the life insurance world under further obligations for a new work entitled "Practical Pointers." Various phases of field work are discussed, with a view to aiding the man with a rate book. The price for leather bound, is \$1.50. The publisher is the Spectator Company, Chicago and New York. We shall make further reference to this book.

Automobile Insurance

The great increase in the frequency of automobile accident claims experienced by casualty companies is not surprising when it is considered that, according to a writer in *The Automobile*, there are more than three million cars in use in the United States today and over half a million more in use than on January 1 last. The figures are remarkable, even in an age in which big figures no longer astonish; more remarkable still is that the increase made during the first six months of the year in the number of cars in use did not fall far short of the total increase for the whole of last year. And nearly all of the new cars built stayed in the United States; the number exported was less than nine per cent. One naturally inquires: "When is this increase in the output going to stop?" and the question is one of interest to fire and casualty underwriters alike.

With automobile companies planning still further to increase their output, new companies being organized to manufacture new makes of car, and the continued drop in the price of the cheapest car on the market, a steadily increasing output seems assured for the balance of the year, perhaps for next.

With another half million cars on the road and another half million inexperienced persons driving them, the number of automobile accidents is not likely to show any falling off. So the outlook for accident underwriters from this point of view is not very promising.

Nor will the outlook be promising for fire underwriters when the present period of abnormal prosperity comes to a close, and the demand for new cars falls off enormously while second-hand cars flood the market. Under such conditions fire underwriters will have to reckon with the moral hazard of their automobile business more closely. It certainly does not appear possible that the present increase in the output of automobiles can be much longer maintained.—*The Standard*.

Employers' Liability Reinsures Casualty Company Business

The Casualty Co. of America has reinsured in the Employers' Liability Corporation its liability and casualty business in New England, New York, New Jersey and Illinois. Another deal with the Employers' reinsures all the Casualty's burglary, theft and larceny business.

The reinsured policyholders of the Casualty Co. are indeed to be congratulated, for the reinsurer, the Employers' Liability, is a very strong and successful company, the pioneer in liability business.

N. Y. Standard Policy Decision — Sole Ownership Not Affected by Liens

In a decision on the construction of the standard fire insurance policy, the appellate division of the supreme court has held that the provision in a fire insurance policy that the entire policy shall be void if the interest of the insured be other than an unconditional and sole ownership refers to the quality of title, not to liens or incumbrances; that an equitable lien or interest of an outsider in the property insured does not violate a provision with respect to an incumbrance by chattel mortgage. — *The Review*, New York.

Why any legislature now that we have "the initiative and referendum"? Let us have an election every three months and a ballot twenty-three feet long. The people like turmoil, tumult, "tanning," talk and tommy-rot.

The Truth About The Two-Platoon System

We herewith reproduce one of the safe and sane advertisements:

The fire department in Seattle, in 1913, under a single-platoon system, cost \$506,795. The two-platoon system was proposed and the firemen said it would not increase the cost of the department. Chief F. L. Stetson estimated the increased cost at \$200,000. The two-platoon system was adopted and the actual increased cost was \$239,505.

Chief Murphy of the fire department, and John T. Fogarty, president of the board of fire commissioners, say it will increase the cost of the fire department about \$584,000.

In Los Angeles, the two-platoon system was adopted and went into effect August 1, 1915. On August 15, because of the adoption of the two-platoon system and the decreased efficiency of the fire department, insurance rates were increased 20 percent. What will be the result in San Francisco?

As a result of the two-platoon system in Los Angeles, ten firehouses were vacated and are still vacant—which means decreased fire protection. How many will be vacant in San Francisco?

In San Francisco, the firemen are much better paid than in the fire department of any city in the United States or Canada. In San Francisco, records show that the fireman spends in actual fire fighting an average of SEVEN MINUTES PER DAY throughout the year. Under the provisions of the charter, he has liberal pensions provided for him, he has fifteen days' vacation each year, he has three hours off each day for meals, and he has not less than one day of twenty-four hours off in every five days, or a total of EIGHTY-FIVE DAYS each year with full pay. These provisions of the charter will not be changed if the two-platoon system is adopted.

You cannot get the same efficiency with half the force as you can with the full force. To get the same efficiency you must double the force, if half are off duty all the time, and doubling the force means doubling the cost, as any child can figure.

It is claimed by the firemen that motorization of the department will make a saving through which this increased cost can be met. The department is now 40 percent motorized, but no decrease in taxes has yet been observed. Judge for yourself whether the motorization of the department will make up for the increased cost.

We have one of the most efficient fire departments anywhere in the United States. The experience of other cities shows that under a two-platoon system there is decreased efficiency, due to loss of discipline and due to the frequently poor condition in which men report for duty. It is not proposed to remove the beds from the firehouses, under the two-platoon system. Judge for yourself how the time off will be spent, when the beds remain in the firehouses for the use of men on duty.

No. 33 on the ballot is opposed by John T. Fogarty, president of the board of fire commissioners; by Chief Murphy of the fire department, by the San Francisco Real Estate Board, by the San Francisco Chamber of Commerce, and by the Downtown Association, because it will increase taxes and insurance rates, decrease the efficiency of the department, and lessen the amount of fire protection, and because it is not necessary as a measure of justice to the firemen who, with liberal time off on full pay, are now better treated as regards pay and pensions than in any other community. This opposition is based upon the expert reports of the Bureau of Municipal Research.

Bankers' Life's Successful Appreciation Month

October was Appreciation Month for the Bankers Life Company of Des Moines and the final results show that a great success was registered. The total of business written for the month was over \$5,500,000 and there was an increase of 300% in new business as compared with the new business of October, 1915. W. A. Hinshaw of Des Moines, was the leading personal producer for the month with a total of 36 applications representing \$137,000 of insurance written.

Preparing Complaint

The Insurance Brokers' Exchange of San Francisco has prepared its complaint against the methods of the general agency of Marsh & McLennan and will present the same to the Board. We hear there is to be a change in this general agency in San Francisco before long.

Crazy Single Tax Defeated in Oregon

Portland, Nov. 16.—The full rental value land tax and homemakers' loan fund amendment, commonly called the single tax bill, defeated in Oregon, was an application of the theory that all taxes should be borne by land. It proposed to tax all lands at the full rental value, the present owner having preferred the right to rent the lands from the state. Opponents of the measure asserted its purpose was to confiscate all land titles, leaving owners and mortgagees nothing but improvements and preferred rights to become tenants of the state. The measure was overwhelmingly defeated by a vote of 184,984 against and 43,820 for.

Better Stop

Reducing San Francisco Rates

The voters of San Francisco—mostly non-tax-payers—having voted for the substitution of the two-platoon system within a few months, with fewer men on duty and they less fit, it is but prudent for the fire underwriters to call a halt to any further reductions in San Francisco premium rates.

The cost of two-platoons in the fire department, with full companies, will be about \$10,000 a week more than the present cost, and this money may not be levied. The mayor, the firemen and all politicians are pledged that there will be no increase in cost. If there is none, there will be a serious impairment in the efficiency, perhaps in the morale, of the fire department.

A number of fire houses will have to be closed, as was the case in Los Angeles; and the closing of fire-houses will leave the adjacent districts with inferior fire protection. Long distance runs must be made, longer time must elapse between alarm

and stream. This means greater fire loss and higher insurance rate.

Death and Thrift

Death and Thrift are eternal enemies. Death is always interfering with Thrift's plans, as any one can see who observes life's changes. The house or farm that a man buys on mortgage, the business enterprise into which he puts his money, and means to put his energy, are good today, but let Death overtake him tomorrow, and what use are they as a protection for his family? They are nothing but poor wreckage and salvage; the dry, empty husks of what was meant to be family provision.

But there is a way by which Death and Thrift can be reconciled. It is known as life insurance. Life insurance does not exclude Death, but it engages that if Death wins, Thrift shall win too; that the thrifty man's plans shall not be interfered with though the planner be taken away. His plans will survive and bear fruit as if he were there to supervise them. That, surely, is a great victory for the human race, and ought to call forth our admiration for life insurance, to which we owe such a victory.—The Prudential.

President Faymonville of the Fireman's Fund is again at his desk, after his usual "swing round the circle" of the Eastern offices of the company.

The upkeep cost of the fire department of Victoria is about \$100,000 a year, of which nearly one-third is for water, as charged by the city.

Monthly Account Books for Special Agents. For sale by The Coast Review.

Spencer's Suggestions to Local Agents, 20 cts, at The Coast Review office. Ten copies, \$1.50.

WANTED

POSITION by Special Fire Agent. Six years' experience in California field. Answer COAST REVIEW, Box 3.

Seattle Locals And the Conference

A plan for bettering conditions in the fire business in Seattle has been agreed upon by the special committee from the Board of Fire Underwriters of the Pacific, in conference with local agents and solicitors at the Hotel Washington. F. J. Devlin, chairman of the committee, said the plan contemplates a reduction in the number of Seattle agents and solicitors. The conference had as its purpose also the solving of certain problems created by the growth of Seattle. Manager Devlin is quoted as saying: "The plan agreed upon is agreeable to both our committee and the local men, and it remains now to refer it to the board. We leave Seattle hopeful that our visit will result in better conditions here. One result of the conference will be the visit of other committees to Seattle, taking place several times each year. Developments are so rapid now, and Seattle is growing so fast that she must be kept in closer touch with the central board."

Insurance Maps

The Sanborn Map Company says: The idea of making a map on a series of cards is not a new one by any means. Many years ago we made a map of part of San Francisco showing a block on a card and at intervals corrected each card. These cards were eventually pasted in a large map book, which we prepared at the request of several offices, they claiming that the loose cards were inconvenient and from this arrangement has developed the scheme of widening, out of scale, the streets shown on the present map of San Francisco. E. Hexamer & Son have made insurance maps of Philadelphia, on cards, but they proved impractical and unpopular, so the book maps, as at present, were resumed. The insurance companies, generally, do not want block card maps. They are familiar with the present system and fully know its superiority over any loose card scheme which may be proposed. Insurance officials will carefully look over the present system and its value before "throwing it out" for any new

arrangement of an old idea. Nor does any insurance office want two map systems in its files any more than it does two telephone systems. The plan proposed by the loose card scheme will prove unpopular because every subscriber would be contributing to the cost of a map which possibly one-fourth or one-fifth would want or need. There is not a fire insurance company or a fire insurance office doing business at the present time that does not have trouble with the prompt and proper filing of daily reports, and this trouble would be many times increased if, in addition to the misplacing and losing of daily reports, would be added that of loose map cards.

Fraternal

The Catholic Benevolent Legion, Brooklyn, has an unhealthy outlook, with 29.8 in 1911 and 32.4 in 1915.

The Catholic Knights of America, St. Louis, has had a death rate of more than 23 for several years.

The Free Sons of Israel, Ins. Order, New York, has had an average of 36 for several years.

The death rate of the Legion of Honor of St. Louis was 42.4. The membership is fast dwindling.

The Pilgrim Fathers order had a death rate of 35.1 and lost half its members.

The Royal Arcanum insurance in force is steadily falling off. Its income for five years has been less than its disbursements. This is true of the Legion of Honor, and the Improved Order of Heptasophs.

For four years the expenditures of the Catholic Mutual Benefit Association of Hornell, N. Y., have exceeded income.

The Western Life Indemnity Co. of Chicago for five years has paid out more than its receipts.

The N. Y. Journal of Commerce reports October fire losses a fourth more than last year.

Davis Loss Light

The insurance loss by the Davis, Cal., conflagration, may not exceed \$25,000. Messrs. Meade, Maris, Wilkie and five other adjusters were on the ground — eight and perhaps more. The press reports of the loss were exaggerated and misleading.

Several uninsured frame dwellings were destroyed. The main street had two brick buildings. The fire protection of Davis is of course primitive and nominal.

There is a concrete highway between Davis and Sacramento, and over these thirteen miles the latter city sent an engine and a chemical, both autos, in twenty-four minutes. The lighter chemical fell behind because of a hot box. The two machines rendered efficient "first aid" and saved the town from total destruction.

San Francisco Will Experiment With 2-Platoons

The campaign for and against the two-platoon system in San Francisco found some expression in the advertising columns of the daily papers. Both sides were represented. The firemen's arguments were presented at great length and with loud display. A man named Cowles, "of Los Angeles and San Francisco," made the arguments, unhampered by courtesy, or facts or logic.

The chamber of commerce and business men's associations, opposed the change as expensive, injurious and not in the interests of the firemen. The mayor on the bill boards said the two-platoons would not increase the cost in San Francisco, despite the contrary experience in other cities. Chief Murphy, who knows, said it would increase the annual cost of the fire department a half million dollars.

The electors, who overwhelmingly voted against increasing salaries to a total of about \$20,000 voted a half million more taxes in order to reduce the work of the poor firemen from seven minutes to three and a half minutes a day.

Union labor of course voted for two-platoons in order to increase the number of good jobs.

Insurance Federation Favored By Commissioner James

Commissioner James of Utah (in his recent annual report) says of the Insurance Federation movement:

"Its purpose as outlined in the constitution and by-laws is to conduct a broad and liberal educational work in the fundamentals of insurance, in order that all concerned, being better informed regarding the business, may work in friendly co-operation instead of in antagonism, in legislative and other matters affecting this great business. For this reason, the general public, in addition to the insurance men, are asked to interest themselves in the Federation and its purposes.

"It is intended to regard and conserve the rights of all, whether policyholders, companies or agents. I am in accord with the purposes of the Federation.

"The Federation is frankly opposed to all forms of state insurance, and judging from the experiments in this direction made in various states, I am of the opinion that the organization is right in this attitude."

Seek the Real Objection

When the prospect sets up one objection and another to signing an application, the chances are that he is concealing the real objection to closing the deal. Use your ingenuity to find out what really is the sticking point. This you may learn from his friends or from other sources. When you have found the real obstacle you can remove it without intimating that such is the real reason why he does not insure.—*Mutual Life's Points.*

Capital is as timid as the female voter. Both are willing to pay "any price for peace."

It looks like the insurance journals not favored with Best's publications are black-guarding him.

The Union Central Life officers will confer with the states' insurance inquisition on December 9, concerning the \$2,000,000 stock dividend.

CHIPS

—In Court

Being "up" with the published court decisions, our Legal Digest is rather slim this issue. We fill out with the Smith Lumber Co. decision, but this case is still in court. The State of Penn. case is given on page 792. This company tried to evade payment of a loss on the ground that the wife and not the husband was the actual agent. As we stated in our previous issue, this defense was not creditable to the State of Penn. It looks like "renigging."

—Fire

San Francisco, Oct. 22.—A blaze in a flat at 152½ Tiffany avenue, which caused a loss of \$1,500, is believed by the police to have been of incendiary origin. A man was seen running from the building shortly before the fire was discovered. An automobile owned by Antone Cuneo a tenant of the flats, was totally destroyed. Flats at 152, 146 and 146½ Tiffany avenue were also damaged.

—Personal

General Agent Tyson has returned from a pleasant trip to the East.

Manager Breeding of the Ætna has returned from his visit to the East.

Special Agent Quitzow, the Home's representative in the Southwestern field, is visiting San Francisco.

—Meet Dinner

The Life Underwriters Association of San Francisco held its monthly meet and dinner last evening. Speeches were made by Louis Honig, John U. Calkins, Samuel M. Shortridge of the index finger, none of whom knows anything about life insurance. Their talk was interesting.

—Items

There is a life company that dons its helmet, levels its lance, and dares charge full speed at Beauty. What rashness! For Beauty never has been conquered. The home office Boss of the Mutual Benefit has posted a notice that "the girls" must not dress in fashion in the office. They are told to wear skirts long at the bottom and

waists long at the top, and display little of the throat, and look like business women, plain in costume, and with their hair combed flat and parted in the middle, and drawn behind the ears. No puffs nor fluffs, no powder nor paint, but just the seeming of a mature saint. Will there be a strike and a boycott?

The Underwriters' Faker, fearless of a visit from the fool-killer, charged a San Francisco manager with sending back from Oregon for a thirst-quencher.

The Hartford Fire's automobile business in this field will be supervised by W. F. Hollingberg.

Commissioner Fishback was re-elected by the Washington voters.

Everybody knew that the Casualty Co. of America was impaired, as it had only \$13,000 net surplus on January 1 and was doing an increasing business. The New York insurance department therefore kept careful watch on its unearned premium reserve and investments, and interfered only when necessary. The company has been given until a December date to make good the impairment. Our peculiar Phelps and his ignorant backer of course claim "the credit" of the "discovery" and imply that the New York commissioner is a boob.

The Chicago Tribune says that California is the champion boob state of the American republic, and "some day may have a Japanese governor for a while. There are many boob states. The real boobs are the California men who put a "rail" fence round the candidate.

Adjuster T. H. Williams has under consideration the secretaryship of the Pacific States Fire. Nothing definite has been decided. The publication of acceptance and removal to Portland, as printed in a Berkeley paper ten days ago and copied by a San Francisco paper, was premature and unauthorized.

—Acknowledged

Part IV of the New York Insurance Report, Jesse S. Phillips, Supt. This volume of nearly 900 pages deals with assessment and fraternal associations and mutual fire societies.

CHIPS

—9 Feet Long

The official ballot at the recent election in San Francisco would have been nine feet long if printed in a single column.

—Lloyds and "Aida"

Lloyds of London have not yet paid their rain bet to the charity opera people who were to sing "Aida" in the open air. The whole controversy now rests with the underwriters.

—The Jitney

San Francisco, tormented by the initiative and referendum, has voted down the proposed law giving the jitneys the privilege of killing pedestrians on any street at any hour.

—Olives Frosted

News of considerable damage to California olive orchards, notably near Palmero and Oroville, is received with special regret, for he who eats plenty of olives lives long, says the proverb.

—Civil War in Everett

A steamboat load of I. W. W. criminals, after marching to the wharf in military fashion, steamed into Everett, Wash., with threats against the laws and the citizens, speaking in the streets having been forbidden. Citizens, led by the sheriff, met the rebels at the wharf. The sheriff warned "the enemy" not to land. From the boat came shots, and the sheriff fell. The citizens began shooting. The captain ordered the boat full steam reverse. The rope ashore snapped, and the I. W. W. were carried back in Seattle, where a hundred have been arrested on a murder charge and sent to Everett for trial. At a public meeting C. J. Smith said that there has been a reign of terror in Everett for six months, that fires have been set in various parts of the city, and that when the firemen arrived their hose lines were cut. Mayor Gill of Seattle was severely censured for his published remarks and for his failure to enforce the laws when it was a notorious fact that Seattle I. W. W. were preparing to make a raid on Everett.

—Sexton's Book

We can now furnish copies of Wm. Sexton's great book for adjusters and locals and specials and managers for \$1.50, \$1.75 and \$2, according to binding. A few copies left for personal friends. These \$2 copies have Mr. Sexton's autograph.

—Automobile

The Travelers paid \$36,250 in California, because of one fatal automobile accident. Insured and his wife were found dead beneath their overturned car, on a bad piece of road. This company has paid 13,870 automobile accident claims, nearly half of which were for fatal injuries.

—Another Freak State

Sioux Falls, S. D., Nov. 13. —Candidates for presidential nomination will henceforth have to appear in South Dakota to take part in joint debates or their names cannot appear on primary ballots in this state, if a primary law enacted last Tuesday under the initiative remains on the statutes until 1920.

—Must Pay for Driver

Pietro Spina drove a harvester for Miller & Lux. The harvester was drawn by thirty-two mules. A sixteen year old boy was also employed to drive around the ranch and take reports of the number of sacks stacked during the day. The horse driven by the boy was unmanageable and ran away, searing the mules. Spina was thrown from the seat of the harvester and killed. The appellate court decided that the boy should not have been given the horse to drive and upheld the district court in giving judgment against Miller & Lux for \$5,000.

—Looks Like a Paper Trust

We are reluctant to even intimate that there is a paper trust boosting artificially the price of print paper but no explanation has been offered for the doubling thereof. Paper is not used in the making of war munitions nor the clothing and feeding of armies. Any increase of wages due to the munition factories' demand for labor cannot account for the high cost of paper; nor can the interruptions of Norwegian commerce account for it. Let there be an investigation by Congress.

—Field Men's Notes

General Agent Knowles of the Phoenix Assurance announces the appointment of C. L. Spear as special agent in the Mountain field, to succeed J. Robb Gay, resigned.

Warren Campbell, of Los Angeles, for many years special agent for the Caledonian office, has resigned and will re-engage in local agency business.

On pages 844 and 845 the interested reader will find our Field Men's Directory, revised. If your name is not there, Mr. Special, it is your fault. You are losing a chance, too.

—Life Items

The Chicago agency of the Mutual Life will this year average more than \$1,200,000 a month, or \$300,000 a week.

The Equitable Life of Iowa will compete in California.

Mr. Vail of Vail & Eldridge of the Provident took an active part for the Prohibition amendments at the recent election in California. We are indebted to him for a glimpse at the occupational death rates on which he based his arguments that the bartender is a poor risk, only the stone-cutter being worse.

Edward Hart, general agent for the Penn, Republican candidate for Congress in Kent's district, was defeated.

Manager Saunders of the Western States, whose friends feared his untimely end, recently underwent an operation, from which it is hoped he will fully recover. Some folks say if he dies his company will die.

—Life Men Meet

The tenth annual meeting of the Association of Life Insurance Presidents meets in New York on December 14 and 15. We acknowledge a cordial invitation to be present.

—Waiver by Local Agent

Provision in policy of insurance restricting power of agent to waive conditions and stipulations applies to something that occurs after policy has been issued, and not to conditions existing at its inception.—*Johnson & Stroud v. Rhode Island Ins. Co.*, 90 S. E. 124.

—Price of Paper

Since the war began in August, 1914, the prices of book and news paper have been steadily advancing. We now pay just twice as much per pound.

—New Dime

Of course you have seen one. Do you like it? Liberty is a matron who looks able to boss. On each side of the coin is a motto of defense—one political and the other religious. The Roman fasces! It is an ax tied up with a bundle of rods. In ancient Rome it was a symbol of authority borne before the magistrate. In modern America it symbolizes the authority of the majority to vote the minority out of house and job.

—Rocky Mountain F. U.

Denver, Oct. 25.—The supervisory committee, from Chicago and San Francisco, met here in the past two days and ratified the rules, changes, etc. Chief Clerk Simon was made assistant manager. Messrs. Devlin, French and Speyer represented the Board of Fire Underwriters of the Pacific.

—Personal

President Cochran of the Pacific Mutual Life is the son of a clergyman, who, during his boyhood, was a missionary in Japan. He attended school with the son of their tycoon or shogun. Mr. Cochran recently visited Japan and the scenes of his school days. He received a very cordial welcome from his royal ex-school mate, who holds an important government position, though there is no longer any tycoon.

Maj. John C. Ragsdale of Milwaukee, who adjusted San Francisco losses for his company, has resigned his state agency for the American Central, and will make his future home in California, probably in San Francisco, where he formerly lived.

Many years ago Mr. R. was a special agent and an assistant secretary of the Western of San Francisco. He engaged in other business when that company was taken over by the State Investment, and finally turned up in St. Louis, where he called on Maj. Christensen, then the secretary of the American Central. The result was his employment as special agent. Mr. Ragsdale has been with the company until now.

Ships Lost in July

The Bureau Veritas, according to L'Argus, reports losses in July as follows:

Steam—German, 4; American, 5; English, 53; Argentine, 1; Austrian, 1; Chilean, 2; Danish, 1; Spanish, 2; French, 4; Greek, 1; Hollandish, 2; Italian, 4; Japanese, 2; Norwegian, 4; Russian, 2. Total, 88.

Sail—American, 12; English, 15; Chilean, 1; Danish, 1; Italian, 3; Hollandish, 1; Norwegian, 11; Russian, 2; Swedish, 3. Total 49.

All losses, 137. In July of last year, all losses were 155. In July ten years ago, losses were 81. War makes some difference in the number.

Casualty

It is possible in Massachusetts the acquisition cost of compensation insurance may be restricted to 10 percent.

The London & Lancashire Indemnity has decided to discontinue all lines, except

fidelity, surety and automobile, in the West. Workmen's compensation has been discontinued in all fields. Control will be centralized in New York, and the San Francisco and Chicago staffs have been reduced.

Fire

It is true that fire insurance companies prefer low rated risks to those bearing high rates. This, because the owners of high rated risks, as a rule, are so generally under-insured that a partial loss for them means a total loss for the companies. It is this common sense business reason that impels the companies to urge property owners to reduce their fire hazards by improving their risks, for which they are compensated by a corresponding lessening of their rates to risks. It is this compensatory service and the higher class of material put into new structures erected that have reduced the average rate for fire insurance from 1.22 in the "eighties" to .99 in 1915 in the state of Indiana.—Rough Notes.

POLICIES THAT SELL

ARE THE NEW POLICIES ISSUED BY THE PACIFIC MUTUAL LIFE INSURANCE COMPANY



Founded 1868

Assets,
\$35,656,611 00

Capital and
Surplus,
\$4,504,807 00

BECAUSE THEY PAY DOUBLE IN CASE OF
DEATH AND CERTAIN LOSSES DUE TO
ACCIDENT. EVERY INSURER WHO HEARS
ABOUT THESE POLICIES WANTS ONE.

See for an Agency Contract in California—

KILGARIF & BEAVER, Inc.

Managers for
NORTHERN CALIFORNIA
Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Manager for
SOUTHERN CALIFORNIA
Pacific Mutual Bldg., Los Angeles

Receiver for Pension Mutual

The Pension Mutual Life of Pittsburg has been ordered to quit, and a receiver has probably been appointed, as asked. The shortage is nearly \$1,000,000. The capital, too, is mostly unpaid notes.

Fire

The Hanover is insuring gasoline tractors.

Chicago. — R. W. Hosmer, one of our oldest fire underwriters, died suddenly last week. Mr. Hosmer formerly represented California companies.

FIFTY YEARS

Wm. S. Warren, manager of the Chicago office of the Liverpool & London & Globe, celebrated, this week, the 50th year of continuous service with the company.

MAPS V. CARDS

The Sanborn Map Co. says that one of its map sheets is equal to six cards of the Morrison plan or 200 sheets to 1,200 cards, which at 50 cards to the inch make a 24-inch pile, occupying 3,600 cubic inches, as against 584½ cubic inches for 200 Sanborn map sheets.

\$1 Per Bound**Back Volume**

TWO VOLUMES (one year) IN ONE CLOTH
Bound back numbers of The

Coast Review

For Sale at \$2 per cloth-bound book. Four volumes between two covers, \$3. This is the LAST CHANCE for Students. 122 Halleck Street.

Items

Having strained some ligaments and her relations with the musicians' union, Maud Allan telegraphed her regrets in lieu of appearing yesterday in the Grand. She will not be there today. She would have found a complacent community; we no longer thrill about bare legs, even though we quake when asked to bear arms. — Chicago Tribune.

A receiver is asked for the Continental Beneficial Association.

Labor wages have gone up 40 percent, the cost of living has gone up 48 percent; and capital is as timid as a woman voter.

Obituary

There entered into rest on Thursday, October 26, 1916, at the Long Island College hospital, David Lear Buckman, manager of the claim and investigation division of the Metropolitan Life Insurance Company. Prior to coming with the Metropolitan, in 1884, Mr. Buckman was on the staff of the Brooklyn Times, first as reporter, then, successively, as City Hall, Albany and Washington correspondent. It may be truthfully affirmed of him that no man ever brought to the discharge of duty a more conscientious or effective service. During the time he was actively connected with this company there were passed upon in his division nearly two and a half million claims, for close upon three hundred and fifty million dollars.

Nevada

A new mining camp, twelve miles from Winnemucca in the Silver range, gives promise of a good future. One twelve-inch vein thirty feet from the surface has ore assaying from 800 to 2,000 ounces in silver. An eighteen inch vein shows considerable free gold.

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1916) . . . \$10,873,210

NET SURPLUS, " . . . 4,537,559

E. F. BEDDALL
President

N. S. BARTOW
Secretary

GEO. W. BURCHELL
Vice-President

Gross Assets ^{JAN. 1} 1916 \$119,399,530

Exclusively Fire Assets 52,857,075

Net Surplus - - 24,462,872

Losses Paid - - 287,726,461

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager

J. J. ATKINSON, Sub-Manager

LIVERPOOL, ENGLAND

DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta,
San Francisco, Montreal.  Agencies in all principal Cities and Towns



ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING. SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston
J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred,
J. H. Banks, F. J. Perry, J. T. O'Brien, R. S. Folger, Matt B.
Evans, C. A. Luhrs (automobile).

“Jobs For All”

The single-tax campaign in California was financed by Eastern visionaires, who were willing to ruin owners “to institute a new social order,” and “make all sharers in the earth and its natural resources.” It is an unblushing scheme to confiscate land — to destroy values without compensation— therefore a scheme of dishonest cranks. Of course this initiative measure was voted down, for the third time. But what of the approaching time when a majority of the voters will be dishonest cranks?

American fire losses are now increasing.

It is tough to pay 25 percent commissions on dwellings and 80 percent losses year after year.

Swindler

After four years diligent effort, the Travelers Insurance Co. has finally been successful in running down one Alonzo J. Whiteman, who under sixteen different aliases has posed as an agent of the company and has defrauded many people out of first year’s premiums. Whiteman devoted his attention largely to Catholic clergymen. For four years the Travelers has been receiving complaints relative to the operations of this man, but it was only last week that he was apprehended at Cincinnati, O.

Auto-tire-slashers are at work in Eastern towns. “The worm will turn.” Perhaps the auto-drivers have been chasing pedestrians in those towns.

Fire

Automobile

Marine

COMMERCIAL UNION

ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital	\$	14,750,000
Paid-Up Capital		1,475,000
Total Cash Assets, Gold		59,256,504
Total Liabilities, including re-insurance reserve		49,292,061
Cash Surplus to Policyholders		9,964,423
Total Amount of Claims Paid		186,673,461

Assets in United States Held by Trustees, \$9,868,370

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St.

San Francisco

E. T. NIEBLING, Manager

R. C. MEDCRAFT, Assistant Manager

UTAH

The new 200-ton mill of the Bannack Gold mining company, the properties of which are located in Bannack district, Beaverhead county, Montana, has just been completed and is ready for operation. The company has on the dump, blocked out and proved, enough gold-bearing ore to keep the mill busy at capacity for at least five years.

Transporting Ore

By Parcel Post Because Cheaper

Transporting ore by mail from mine to sampler is what one Utah company has long been doing. The Seminole Copper company, operating in the Clifton district of the famous Deep Creek country, in the western part of Tooele county, is the corporation that has well taken advantage of the opportunity afforded by government parcel post rates.

In view of the fact that the railroads, grade their freight rates according to the value of the ores carried, the problem was to get the rich ore to market at a reasonable cost, considering the long haul. The secretary and treasurer of the company decided that he could get the ore to market by mail cheaper than by freight and he carried out his plan. It is true that fifty pounds is the limit for a single parcel, but he placed the rich ore in double sacks, for protection's sake, each sack containing fifty pounds, and mailed it from the Gold Hill postoffice to the sampler at Murray. The cost of this was approximately \$25.60 per ton.

Out of 240,000,000 passengers carried over the lines of the Southern

Pacific Company during the past eight years but one person has been killed in a train accident. This was one of the statements made by Charles S. Fee, passenger traffic manager of the company, who spoke at the weekly luncheon of the San Jose Chamber of Commerce, October 31.

LIFE

Good natured rivalry among the general agencies of the Bankers Life Company of Des Moines, as expressed through the agency publications which they issue, has given rise to a picturesque nomenclature. The men of the Cherry & Cherry agency at San Antonio call their weekly paper "Gingerade." The men of the William Bacon agency at Dallas, keen rivals of the Gingerade aggregation, call themselves the "Short Grass" boys and are proud of their ability as "rangers" who cover lots of ground and at the same time get big results. In Los Angeles, under the leadership of C. A. Reed, is a bunch of men whose slogan is "Paprika," the name of their agency sheet. They are "hot stuff" and they admit it.

FIRE

Los Angeles, Nov. 5.—Damage estimated at \$70,000 was caused today by an explosion of crude oil fumes in an oven, followed by fire, which destroyed the baking and the dough mixing sections of the Bradford baking plant here. Two bakers were hurled twenty feet by the explosion, but escaped serious injury.

Denver. — The German-American Trust Co. has absorbed the James William agency.

“The Largest Fire Insurance Company in America.”

Organized 1853



ELBRIDGE G. SNOW, President

SAN FRANCISCO TEN YEARS AGO

TEN YEARS AGO “THE HOME OF NEW YORK” KEPT FAITH WITH ITS POLICYHOLDERS IN SAN FRANCISCO, AND WITH ITS AGENTS EVERYWHERE, IN CONFORMITY WITH ITS REPUTATION, BY PROMPTLY NOTIFYING ITS REPRESENTATIVES IN THE STRICKEN CITY THAT ALL LOSSES WOULD BE PAID IN FULL IMMEDIATELY ON ADJUSTMENT, AND THIS WAS DONE.

“THE HOME OF NEW YORK” STILL LEADS, WITH ASSETS LARGER THAN THOSE OF ANY OTHER FIRE INSURANCE COMPANY IN AMERICA.

All Branches of Fire and Allied Insurance

STRENGTH

REPUTATION

SERVICE

ROFF & SHEAHAN, General Agents

333 California Street

:

:

San Francisco

Pacific Coast Department
324 Sansome Street, : San Francisco

Insurance Company of North America
OF PHILADELPHIA

Assets, : : : \$20,838,450 21

Alliance Insurance Company OF PHILADELPHIA

Assets, : : : \$2,678,459 21

Yorkshire Insurance Company, Ltd., OF ENGLAND

U. S. Assets, : : : \$1,037,806 00

Northern Insurance Company OF NEW YORK

Assets, : : : \$1,521,500 00

FIRE INSURANCE

AUTOMOBILE INSURANCE

MOTOR BOAT INSURANCE

PARCEL POST and TOURIST BAGGAGE INSURANCE

JAMES C. JOHNSTON, Manager

J. K. HAMILTON, ASSIST. MANAGER

MCCLURE KELLY, ASSIST. MANAGER

GASOLINE

Napa, Cal., Nov. 5. — Explosion of gasoline started a fire which wreckt Rutherford Villa hotel.

MARINE

New York, Nov. 9.—Marine underwriters today advanced to 5 percent the war risk on American vessels in Mediterranean waters.

LIFE

Evelyn W. Rayner, representing the Bankers Life Company of Des Moines in its home office city, did not know the difference between a premium and a dividend three months ago. Last week she wrote a single policy for \$25,000.

Perhaps the most remarkable achievement of "Appreciation Month" for the Bankers Life Company of Des

Moines was the writing of a \$55,000, single premium, twenty-year endowment policy during October by M. L. Kuhns who represents the Bankers Life in Springfield, Ill. The premium on this remarkable policy was \$32,000.

GENERAL

Frame dwellings are still burning contrary to rules and rates.

Several state compensation funds now look sick. Promised dividends have a foggy look.

Aviation as a profession is dangerous despite all skill and experience. Four of the five airmen who delighted thousands at the San Francisco Exposition have fallen to death, three with mono-planes.

CALIFORNIA

Taxation for county purposes only in this state averages \$16 per capita.

Let All Pull Together

We are told that Charles Lamb in an essay on "Cooperation" once said: "If those fleas had only pulled together they'd have pulled me clean out of bed." It is not my intention to make an object lesson of the pulling power of fleas, nor to contrast their defects with the shortcomings of the insurance agents of this country, but I do want to introduce the subject of co-operation into your discussions of the many and varied afflictions that seem to be visited upon the insurance business in general and upon the American agency system in particular. Some of my remarks will not apply to you who are here

from the larger cities, but as you, ladies and gentlemen, are the representative, progressive members of this National Association, and the cream of the agents of this country, you must concede an obligation to your weaker brethren which will have to be fulfilled if the status of the great mass of agents throughout the country is to be materially improved. I honestly believe that unless he can be guided and influenced by the older, more intelligent agents who are studying and analyzing conditions as they exist today the average agent will have a mighty hard time of it during the next few years.—E. M. Allen.

West Coast - San Francisco Life Insurance Company

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY—TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS.** Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

MORE AGENTS WANTED

HOME OFFICE--- West Coast - San Francisco Life Building. San Francisco, Northwest corner
Pine and Leidesdorff Streets

ORGANIZED 1797

The Norwich Union Fire Insurance Society, Ltd.

Of Norwich, Eng.

<i>Assets, Over</i>	.	.	.	.	.	.	\$13,000,000.00
<i>Losses Paid, Over</i>	.	.	.	.	.	.	\$100,000,000.00

Pacific Department :

J. L. FULLER, Manager
FRANK L. HUNTER, Asst. Manager

234-236 Sansome Street
SAN FRANCISCO

Our Directory of Pacific Coast Fieldmen

Special Agents are invited to send us corrections

Aetna

San Francisco—F. H. Rhoads,
G. F. Roberts, A. S. Willis
Seattle—J. A. Murphy
Los Angeles—H. E. O'Brien
H. F. Mills
Spokane—G. S. Mariner
Helena, Mont—Jno. P. Breeden

W. W. Alverson

San Francisco — R. L. Ellis,
T. B. Clarke
Los Angeles—T. J. Keleher
Portland—A. M. Lovelace
Spokane—W. T. Booth

Atlas

Denver—Wm. Manning
Portland—A. E. Ehrhorn
San Francisco—Fred H. Elster
Craig Owens
Spokane—E. K. Lower
Los Angeles—H. R. Jackson

Edward Brown & Sons

San Francisco—
W. H. Gibbons, L. M. Hale
W. B. Westlake
Los Angeles—Chas. Van Valkenburg
Seattle—W. P. Porep
Spokane—Chas. A. Wendler
Denver—H. G. Doyle

California

San Francisco—
H. C. R. Buswell, Supt. of Agen's
S. Milton Haley, B. A. Sifford
Los Angeles—H. Dukinfield
Seattle—A. N. Lindsay,
Portland—R. H. McCurdy
Salt Lake—N. W. Clayton, Jr.

Capital

San Francisco—R. W. Guthrie
Sacramento—D. H. Cox

Chapman & Nauman Co.

San Francisco—Roy H. Keagy
Los Angeles—Theo. Schlosser

Christensen & Goodwin

San Francisco—R. De Lappe
Geo. T. Gray, L. V. Bentley
J. C. Crooks
Los Angeles—R. N. Loucks, Jr.
Seattle—Wm. F. Zwick
Spokane—Walter A. Frazier
Portland—Fred Tebben
Helena—John B. Fritschi
Boise—L. L. Dibble

James F. Cobb Co. Inc.

Los Angeles—R. H. Jenkins

Connecticut & Westchester

San Francisco—C. W. Von Tagen
Fred S. Dick, John M. Gordon
Los Angeles—L. P. Stephens
Portland—James S. Reed
Salt Lake—W. S. Ferris
Spokane—S. E. DeLong

Curtis & Bailey

San Francisco—T. V. Humphreys,
H. L. Simpson, Clarence L.
Greenwalt
Portland—Chas. A. Colvin
Los Angeles—H. C. Swindell

Continental and American Eagle

San Francisco—F. P. Wilson
Jay C. Wickler
A. G. Nason & Co.
Los Angeles—G. L. McIntire
Portland—W. A. Williams
Helena—J. W. Gamble
Seattle—G. L. A. Lauer

The James H. de Veuve Co.

Seattle—B. D. Smalley, H. A. Canfield
B. D. Smalley Jr.
Tacoma—John B. Hill

Fireman's Fund

San Francisco—R. D. Hunter
Samuel Simmen, John J. Ham-
mond, Kenneth Brown,
A. E. Webber, Bayard E. Nourse
Tirrell W. Fletcher, F. M. Burn-
side
Los Angeles—Weldon D. Whelan
Chester A. Swift, George D.
Gilmore, H. W. Armstrong
Portland—H. B. Tickner
Seattle—Frank L. Emerick
Spokane—Niran B. Swett
Denver—F. G. White, W. P. Coffey
Frederick R. Lanagan
Dallas—C. C. Wright, J. H. Snell
Ben. L. Gill, Jr., J. D. Wheeler
Helena—C. D. French

Fire Association and Philadel- phia Underwriters

San Francisco—Charles L. Barsotti,
Supt. of Agencies, Thos. F.
O'Grady, Howard W. Hogan
Los Angeles—Geo. F. Stamford
Portland—Frank S. Glover
Seattle—Sam G. Gordon
Helena—Percy B. Churchill
Denver—L. D. Griffin

Fidelity-Phenix of New York

San Francisco—Arthur G. Nason & Co
Seattle—Fred D. Hougham
Portland—E. M. Scharf
Los Angeles—Cecil T. Collins
Sacramento—H. R. Wickler

Germania Fire, N. Y.

Portland—Fred S. Penfield
Spokane—Z. M. Boyer

George O. Hoadley

San Francisco—Alex J. Cartwright
S. M. Haley
Portland—A. H. Jackson
Spokane—F. J. Root
Montana—Roy C. Johnson
Los Angeles—Mark B. Harris
Sacramento—E. E. Panabaker

Dixwell Hewitt

San Francisco—Geo. E. Devine,
Supt. of Agencies
M. E. Spalding, R. E. Dollard
H. F. Mordoff, L. H. Earle
Los Angeles—P. H. Griffith
E. E. Price
Portland—J. J. Dennis
Spokane — Neil Stewart, C. H.
Klinefelter
Butte—Chas. E. Miller

Home New York Franklin, Philadelphia

San Francisco—Roff & Sheahan,
General Agents; H. W. Wagenet,
E. A. Sheahan, G. W. Madison,
C. A. Perry, Special Agents
Los Angeles—Chas. Quitzow, State
Agent; James S. Suydam, L. H.
Wood, Special Agents
Portland—J. D. Coleman, General
Agent; John C. Fox, Edgar
Stevens, Special Agents
Spokane—Vernon B. McDowell
Salt Lake—Junius Young, State Agt
Great Falls—Benn A. Scott, State
Agent; N. C. Peterson, Sp. Agt.

Ins. Co. of North America, Alliance The Yorkshire, Northern of N. Y.

San Francisco—A. C. Wright
F. J. Mayer
Portland—Walter E. Bliss
Los Angeles—W. F. Kuhl, H. T. Major
Spokane—M. H. Reeves
Billings, Mont.—Gilman L. Camp
Salt Lake City—Gordon F. Rennie

Law Union & Rock and Union Assurance

San Francisco — E. M. Brodenstein
Branch Sec'y;
F. A. Stahl, Noah L. Nelson
Portland—Rod E. Smith
Denver—Allen B. Simmonds
Spokane—Raymond C. Gillette
Los Angeles—Leigh H. Robins

Liverpool & London & Globe

San Francisco—R. H. Rountree
Harrison Houseworth
Chester S. Myrick, Geo. J. James
Los Angeles—
Logan B. Chandler
Seattle—G. F. Guerraz
Portland—F. E. Atkins
Great Falls—Grant R. Brown

London & Lancashire and Orient

San Francisco—Geo. Ormond Smith,
Agency Supt; W. B. Hopkins,
Local Sec'y; Geo. T. Richmond,
David H. Parry
Los Angeles—J. P. Yates, Agency
Supt.
Sacramento—W. W. Gilmore
Portland—G. L. Goodell
Seattle—Henry A. Morison
Denver—Nicholas Gardner
Helena—H. H. Shanley

London

San Francisco—Wm. H. Hackett
Supt. of Agencies
Phillip R. Weimann, Ben L.
Penfield
Los Angeles—C. W. Rohrer
Portland—Gus J. Roth
Seattle—P. J. Perry
Spokane—J. E. Johnson
Denver—T. S. Heath

National Union

San Francisco—Dixwell Davenport
Oakland—E. W. Hall
Los Angeles—William M. Stodghill
Seattle—Henry G. Green
Spokane—Wm. P. Cassell

New York Underwriters Agency

San Francisco—V. H. Quitzow
Los Angeles—A. C. Anderson
Seattle—A. E. Bailey
Spokane—H. B. Hagen

New Zealand

San Francisco—D. A. Parker
R. E. Oehlmann
Los Angeles—C. P. Lyndall
Portland—W. G. Fortmann
Denver—Fred Williams
Spokane—Volney Seebeck

E. T. Niebling

San Francisco — A. E. Field, F. J.
H. Manning, Geo. F. Heuer
Los Angeles—Walter H. Young
C. S. Newberry
Portland—R. H. Conant
Seattle—Geo. W. Swan
Helena—I. M. Fisher, Jr.

**North British & Mercantile,
Commonwealth, of New York**

Seattle—E. J. Young
Spokane—Wm. R. Lambert
Los Angeles—Chas. Harris
San Francisco—F. J. Schoeneman
C. F. Milliman, G. W. Dearborn
Denver—E. C. Willey
Portland—H. E. Smith
Helena—Oscar Unmack
Dallas—Wirt Leake
Houston—H. J. Thomsen

The Mercantile of America,

San Francisco—P. W. Gedney

Northern

San Francisco—H. D. Schumann
Sacramento—L. C. Holloway
Los Angeles—G. Mueller, Ben T.
Campbell
Portland—D. Ross Atkinson
Seattle—F. B. Welpton
Butte—E. C. Fotheringham

Northwestern National

Seattle—A. M. Jones
Los Angeles—W. E. Labry
San Francisco—H. L. Clark
Oakland—J. D. Stanley
Tacoma—L. S. Frudenberg
Portland—G. F. Nickerson
Spokane—Henry Heath

Norwich Union

San Francisco—F. C. Staniford, Supt
of Agencies, H. L. Cope
Los Angeles—William L. Wallace
Portland—A. W. Giesy, Supt. of
Agencies
Spokane—Harry W. Randall
Denver—A. L. Tefft

Edwin Parrish

Portland—Chester A. Deering
Spokane—John A. Carlson
Los Angeles—O. D. Baldwin
B. C. Fisher
Sacramento—W. D. Young
San Francisco—R. T. Boyd
C. C. Trowbridge

Pennsylvania

San Francisco — S. P. Mesiek, Supt.
of Agencies
Oakland—F. J. Agnew, Supt of Agen.
F. A. Lathrop
Los Angeles—A. C. McConuell
Portland—Chas. V. McCarthy

Phoenix, London

San Francisco—G. A. R. Heuer
Willard T. Lovell,
Chas. R. Stone
Geo. A. Yocum
Portland—B. W. Jones
Seattle—C. A. Craft
Helena—C. L. Spear
Los Angeles—
H. G. Large, B. J. Kellner

E. E. Potter & Sons

San Francisco—E. G. Potter,
Sup't of Agencies; R. H. Davis
Los Angeles—C. H. Gatchel
Portland—E. A. Parsons
Helena—C. R. Kerns

Royal Exchange

Denver—W. J. Ciseel
Seattle—Lawrence F. Lamping

Royal and Queen

San Francisco—F. M. Gilerest
J. F. Walden, Fred. H. Farr
R. S. Folger, C. A. Luhrs
Fresno—E. P. Eldred
Los Angeles—J. K. Urmston
F. J. Perry
Sacramento—D. L. Stewart
Portland—H. R. Burke
Seattle—Matt B. Evans
Salt Lake—J. H. Banks
Salem, Or.—C. D. Gabrielson
Spokane—J. T. O'Brien

Springfield & Newark Fire

San Francisco—Geo. C. Coddling
Frank H. Young, H. K. Nourse

Los Angeles—J. E. Crandall
Portland—J. F. R. Webber
Seattle—C. H. Anderson
Salt Lake—L. B. Rogers

**Scottish Union & National and
State Assurance**

San Francisco—J. H. Fuller
Rollin M. Kelley
Los Angeles—Chas. Niemann
Tacoma—Fred W. Gaston
Spokane—H. C. Edmundson
Denver—J. L. Reams

Selbach & Deans

San Francisco—
Los Angeles—R. L. McCulloch
Seattle—C. M. Rupe
Spokane—A. S. Heatfield

Geo. H. Tyson

San Francisco—Harry Benner,
Clifford Conly, Supts of Agents
J. B. Hatcher, Douglas Parker
C. C. E. Ellis
Los Angeles—J. C. Howard, Gen'l
Adjuster, E. R. Holland
Sacramento—E. F. Hewit
Portland—Arthur A. Ferns
Seattle—W. T. Burwell, L. D. Mitchell
Spokane—F. O. Vincent
Helena and Salt Lake City—
R. Loekey Jr.
Fresno—Geo. A. Kingman

Wayman and Henry

San Francisco — W. W. Cleveland,
J. R. Kenma, E. P. Caine, John
A. Faull, J. N. Waters
Los Angeles—Edward A. Rowe
James F. Boylan
Portland—E. R. Thompson
Seattle—Thomas H. Agnew
Spokane—C. B. Harris
Denver—Geo. W. Dodd

**Western, British America, and
Firemen's Underwriters**

Seattle—Thos. J. Craig
San Francisco—William L. Brown

Appraisers

San Francisco—J. P. Treanor
Portland—Wm. B. Honeyman

BRITISH COLUMBIA

This province is lending money to farmers at 6½ percent interest.

LIFE

The New York is pushing Appaweek clubs.

The insurance salesman who submerges his own interests and personality in his proposition and in his prospect's welfare is certain to be a successful life insurance man. The agency

that makes the standards of its sales organization as high as the standards of the product it is selling, builds up a distributing force that becomes a power in the community or communities where it operates.—John G. Jones.

The Queen Life is being organized by Karl Sauer in sweet Chicago. Capital, \$100,000; surplus for 5 minutes \$200,000. The Queen is to be of German coin extraction.

**FIRE
ARSON**

Boston, Nov. 2. — Five convictions were reported today by a jury which has been hearing some of the cases developing out of the arson trust investigation. Jacob Leventhal, Israel Lev-

enthal and Jacob Smaller were found guilty of burning a building in the Roxbury district to obtain insurance money, and Samuel Lishner and Simon Levine were declared to be accessories before the fact as instigators of the crime.

The Pioneer German Fire Insurance Company in America



**Hamburg-Bremen
Fire Insurance Company**

HAMBURG, GERMANY

Organized in 1854

Entered United States in 1858

Total Losses Paid in the United States, \$27,000,000

United States Branch : 123 William Street, - NEW YORK

H. N. KELSEY, Manager

AGENTS WANTED IN UNREPRESENTED POINTS

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President **JOHN M. TAYLOR**, Hartford, Conn.

Insurance in force, 100,411 Policies for - \$237,784,931.79

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1915	- - - - -	\$302,236,187.70
Total returned to Policyholders, as above noted, in same period	- - - - -	311,968,360.63
Excess of amount returned	- - - - -	9,732,172.93

PACIFIC COAST DEPARTMENT

The Williamsburgh City Fire Ins. Co.
Organized 1853
Merchants Fire Assurance Corporation
Organized 1910
New Jersey Fire Insurance Company
Organized 1910

WM. W. ALVERSON, Manager
374 Pine Street, : : : San Francisco, Cal.

The New Brunswick Fire Ins. Co.
Organized 1826
The North River Insurance Company
Organized 1822
United States Fire Insurance Co.
Organized 1824

H. T. UNGEWITTER, Asst. Mgr.
Telephone Sutter 485

SPECIAL AGENTS

T. B. CLARKE, R. L. ELLIS, San Francisco; T. J. KELEHER, Los Angeles; A. M. LOVELACE, Portland; W. T. BOOTH, Spokane

AMPLE FACILITIES for Handling Large Lines.



ATLAS

Assurance Company

(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . . \$25,000,000.00

Assets in United States, \$ 3,082,719.99

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

CALIFORNIA

Building Permits, October. — Increase in California as a whole. San Francisco and Pasadena considerably less than for same month last year. Los Angeles, San Jose and Stockton considerably more.

Oranges.—Good crops are promised in California, from extreme north to extreme south, mostly 100 percent but in Riverside county only 80.

Tracy, Cal.—A million dollar sugar beet factory is to be erected.

Los Angeles Arson Ring Said to be New

Two men jailed, two women watched, and several other suspects in danger of arrest, with possible disclosures of "a gigantic" ring of arsonists. Such is the report from Los Angeles, as made by J. C. Marson. When is this thing to end? Sherman Whitaker and wife, and Claude Pearmann and wife are in jail, charged with firing their homes.

—
The petty man always looks it.

ARE YOU PLEASED?

IF NOT, SEE

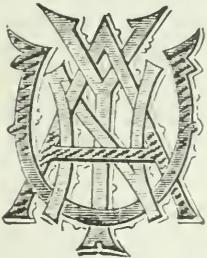
US

**POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
OCCIDENTAL LIFE INSURANCE CO.
OF CALIFORNIA**

"THE DURABLE"

THIRD FLOOR GROSSE BLDG.

LOS ANGELES, CAL.



New York Underwriters' Agency

Established 1864

Representing Cash Assets of over \$28,000,000

F. M. BRANCH, Manager

H. R. MANN Jr., Assistant Manager

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—H. B. Hagen, 520 Realty Bldg., Spokane, Wash.—V. H. Quitzow, 339-41 Sansome St, San Francisco—A. C. Anderson, 239 Van Nuys Bldg., Los Angeles, Cal.

W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

(FIRE)

United States Assets \$1,939,786.00

Liabilities in United States 1,163,164.00

Surplus \$776,622.00

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

An unusual accident was that occurring not long ago atop of a London bus. The clothing (voile dress) of a girl of 17 caught fire. Her death soon followed the burns. The ignition was

caused, doubtless, by a match or cigarette. A constable took a chemical extinguisher from a cale and used it on the lower part of the dress. Medical evidence went to show that none of the burns was caused by chemicals.

FIRE

AUTOMOBILE

NIAGARA FIRE Insurance Company

Assets, - \$7,502,873.00 Surplus to Policyholders, - \$3,387,433.00

DETROIT FIRE & MARINE Insurance Company

Assets, - \$2,274,403.00 Surplus to Policyholders, - \$1,533,737.00

NIAGARA - DETROIT UNDERWRITERS

Assets, - \$11,301,668.00 Surplus to Policyholders, - \$5,667,165.00

EDWIN PARRISH, Manager

Pacific Coast Department 334 Pine St., - San Francisco

Live OPPORTUNITIES are OPEN
for AGENTS who CAN DELIVER

Men capable not only of writing applications
but of collecting the premiums, are always
welcome to our forces and can be advan-
tageously placed.

**UNION MUTUAL LIFE
Insurance Company**

PORTLAND, MAINE.

ARTHUR L. BATES, President

Address ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.

GEO. ELLIOTT HUNT, Manager
Shreve Bldg., San Francisco

**T. H. McAllis, Manager, Sherlock Bldg.,
Portland, Ore.**

**P. B. Duren, Manager, Boston Block, Seattle,
Wash.**

J. E. Evans, Manager, Vancouver, B. C.

The Prudential Life of San Antonio,
Tex., has reinsured and will retire.

In 1911 the Pacific Mutual Life
earned an average rate of interest of
5.81 percent on its mean invested

GERMANIA

FIRE INSURANCE COMPANY,

NEW YORK.

ORGANIZED 1859.

Statement, January 1, 1916.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	8,029,651 84
Liabilities - - - - -	3,920,295 68
Net Surplus, - - -	3,109,356 16
Surplus for Policyholders	4,109,356 16

HEAD OFFICE

Cor. William and Cedar Sts.

funds. Next year it increased; and
next year; and next year, and in 1915
it advanced 6.25 percent. These per-
centages are largely in excess of the
rate required of life companies—by
law.

American Central INSURANCE COMPANY
of St. Louis Established 1853
Assets, \$4,076,388 Surplus to Policyholders, \$2,037,306 Losses Paid, \$31,008,877

St. Paul F. & M. INSURANCE COMPANY
of St. Paul, Minn. Established 1865
Assets, \$11,320,710 Surplus to Policyholders, \$4,899,457 Losses Paid, \$52,559,624

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

Mercantile	F. & M. UNDERWRITERS of St. Louis	Minnesota	UNDERWRITERS of St. Paul
Assets	\$4,076,388	Assets	\$11,320,710
Surplus to Policyholders	2,037,306	Surplus to Policyholders	4,894,457

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers

Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.

Fire Association

Organized 1817 Of PHILADELPHIA Began on Coast 1873

Losses Paid in San Francisco in 1906, - - - \$1,835,930

Cash Assets, - \$9,372,162.82 Surplus to Policyholders, - \$3,182,04.94

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$30,210,613.03 Surplus to Policyholders, - \$12,182,024.94

Net Losses Paid in San Francisco in 1906. - - - \$5,064,178.03

F. M. AVERY, Manager

Pacific Coast Department 242 - 244 Sansome Street, San Francisco

SPECIAL AGENTS:—C. L. BARSOTTI, T. F. O'GRADY, H. W. HOGAN, *San Francisco*;
GEO. F. STANIFORD, *Los Angeles*; SAM G. GORDON, *Seattle*; FRANK S. GLOVER, *Portland, Or.*

LIFE

Seventy life insurance companies were represented at a meeting in Chicago on Monday of their sales executives. During the World's Salesmanship Congress in Detroit, recently, the insurance men decided that an organization of sales executives in the life insurance business was desirable.—The Insurance Press.

W. A. Hinshaw of Des Moines, a new man in the insurance field, has

accomplished in four months what seemingly is a world's record. In that time he has written \$287,000 of policies for the Bankers Life of Des Moines, consisting mostly of 18-payment life. In the month of July he wrote \$96,000 of new business.

Among the 10 leaders of leaders of the New York Life are L. C. Ryan of San Francisco and S. R. Ono of Los Angeles.

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

HARTFORD

NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

**BENJ. J. SMITH,
MANAGER**

FRED'K S. DICK, Assistant Manager

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.

of Springfield, Mass.

Largest Fire Insurance Company Chartered by
the State of Massachusetts

Incorporated 1849

Total Assets \$ 11,695,373 60
Total Liabilities 9,114,706 97
Net Surplus 2,580,666 63

SURPLUS TO POLICYHOLDERS, \$ 5,080,666.63

NEWARK

Fire Ins. Co.

of Newark, N. J.

Oldest Fire Insurance Company Chartered by
the State of New Jersey

Incorporated 1811

Total Assets \$ 2,153,768 00
Total Liabilities 1,222,152 00
Net Surplus 431,616 00

SURPLUS TO POLICYHOLDERS, \$ 931,616.00

150 Sansome Street,

: San Francisco

GEORGE W. DORNIN, Manager

JOHN C. DORNIN, Asst. Manager

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER GEO. C. CODDING L. B. ROGERS J. E. CRANDALL C. H. ANDERSON
FRANK H. YOUNG H. K. NOURSE

The poor man fights his best friend,
the rich man.

Weak men are usually made weaker
by frequent help.

The "Home Life"

The fifty-sixth annual statement of the Home Life Insurance Company, of which George E. Ide is President, presents a record of substantial benefits to its policyholders during the year and a solid growth in financial strength.

Assets increased to \$32,029,439.71 after paying to policyholders \$3,447,381, including dividends of

\$602,271

The insurance in force was increased by \$4,766,740, and is now

\$125,660,173

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital,	- - - - -	\$1,000,000.00
Surplus to Policyholders,	- - - - -	1,263,340.00
Assets,	- - - - -	4,195,444.00

DIXWELL DAVENPORT, Manager

Metropolitan Department,

San Francisco National Bank Bldg., 454 California Street, San Francisco

FIELD REPRESENTATIVES:

E. W. HALL, Northern California,
500 Syndicate Bldg., Oakland, Cal.

Wm. M. STODGHILL, Southern California,
211 W. I. Hollingsworth Bldg., Los Angeles, Cal.

HENRY G. GREEN, Oregon, British Columbia and
Western Washington, 722 White Bldg., Seattle

WM. P. CASSELL, Idaho, Montana and Eastern
Washington, 1331 Old Nat'l Bank Bldg. Spokane, Wn.

Jones had just returned from his "annual" trip in his yacht, and was recounting his experiences.

"I never saw such a storm in all my life."

"Pardon me, my friend, since you saw the storm, no doubt you can tell us what color it was."

"Certainly. The wind blew and the storm rose."

Words Wasted

Time has outgrown the campaign orator—his efforts were of the day when people had few newspapers and communication was more difficult.

If the same amount of energy were expended and skill exercised through the medium of printers ink, the message of the candidate would reach more people and the politician would learn as the business man has learned that the real force of printed statement is truth.

There is just as much energy wasted today by the political orator as there was on the part of the personal salesman before the application of advertising principles to commerce and the discovery that advertising does not eliminate the need of salesmen, but simply takes the burden of educational work from their shoulders.—Cottrell's Magazine.

Black Friday on Erie

The big storm which churned shallow Lake Erie on October 20 wrecked 3 steamers and cost 27 lives. One lost steamer was the steel whaleback James B. Colgate, which carried 19 of her crew to the bottom with her. The other foundered steamers were the Filer and the Marshall F. Butters.

The Commonwealth Marine has been organized in Boston. To reinsure the Massachusetts?

**NORTHERN
LIFE**

INSURANCE CO.

HOME OFFICE
NORTHERN LIFE BLDG
SEATTLE
U. S. A.

PROGRESS

(Since 1906)

	ADMITTED ASSETS	INSURANCE IN FORCE
1907	\$179,177.00	\$1,804,500.00
1909	\$267,521.00	\$3,375,875.00
1911	\$428,508.00	\$6,662,257.00
1913	\$680,063.00	\$8,640,266.00
1915	\$1,182,546.00	\$10,639,196.00

Better Policies —
Better Business —

Satisfied Patrons
Gratified Agencies

WRITE US



**WE VOTE FOR FOUR YEARS
MORE OF HELPING OUR MEN.**

BANKERS LIFE COMPANY, DES MOINES, IOWA.



The Prudential
Now writes Group Insurance

in response to a well-defined demand.
The policy is planned to give Strong-as-Gibraltar-Protection, at low-cost, with up-to-date-features, such as annual dividends, payment of policy during life for total disability, and arrangements for military service.
It is a winner.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

FORREST F. DRYDEN, President.

Home Office, NEWARK, N. J.

Incorporated Under the Laws of the State of New Jersey

Oakland, Cal., Nov. 6.—The Thomas Arthur Crellin home at 1561 Jackson street was badly damaged by fire and water at 4 o'clock this morning. The dwelling is valued at \$20,000. Loss perhaps half.

A wrecking company has organized a syndicate to save the abandoned Bear, for several months on the shore of northern California. The syndicate has raised \$50,000. These wreckers saved the str. Bandon.

50 YEARS OF THE LONDON METROPOLITAN FIRE BRIGADE

In a half a century the London fire brigade fought more than 130,000 fires. When the brigade began in 1866 the cost of each fire was \$90. Now it is \$350.

The great fire of 1666 in London convinced the citizens that something better than buckets must be devised for the extinguishing of fires. A big two-handed syringe was invented. This squirt was so great an improvement over the bucket that an act was passed by parliament or King Charles II requiring one of these squirts in every ward in the city, and directing the alderman to "run" to the fire and operate the syringe.

In 1707 every parish was required to maintain a manual, a tank on wheels, to be filled by buckets drawing water from the nearest pump. In this tank was set a pump, lifting water through hose and nozzle.

Volunteers on the ground at the sides manned this crude engine. Above a man or two directed the nozzle and outdid Gulliver. The wood-prints of that time, picturing men running with buckets to and fro, and the pumpers, all in long frock coats, and the little stream in the air, and the smoking windows and roofs, and the awe-struck faces of the spectators, are curious drawings indeed.

The insurance companies of those days were enterprising. They maintained "engines" and crews, and not only put out fires but advertised themselves in a conspicuous and serviceable way which earned the admiration and confidence of all the spectators.

When the "Fire Engine Establishment" was absorbed its equipment consisted of one large floating steam fire engine, one iron barge, two large and two small steam land fire engines, 28 manual engines, 20,000 ft. of hose, and sundry minor properties. The total number of men transferred to the new authority was 130. Today the staff of the Brigade numbers 1,355, of whom 203 are officers and sub-officers, 961 firemen, and the remainder coachmen pilots, and men under instruction. This does not include a clerical staff of 128 persons, male and female. The brigade has 93 land, river, and street stations and sub-stations, with 250 fire-fighting vehicles, of which 108 are petrol driven, besides floats and tugs and barges, fire escapes and ladders, 55 miles of hose, 1,566 street fire alarms, 540 miles of telephone lines, and miscellaneous properties innumerable.

LIFE

The agents of the Boston office of the Mutual Life presented Paul S. Burns, the manager of that agency, with 75 complimentary applications, representing nearly \$250,000 worth of new insurance, to show their high esteem for him. Mr. Burns has just completed his twenty-six years of service with the company.

The Ins. Com. Con. committee was granted more time to smell out all the facts about the Union Central Life's \$2,000,000 dividend to its stockholders. Anything wrong with the Wolfe's nose?

The New England Mutual Life is increasing its new business 16 percent.

Department of the Interior Bureau of Mines

NEW PUBLICATIONS

Bulletin 126. Abstracts of current decisions on mines and mining, reported from January to April, 1916, by J. W. Thompson. 1916. 90 pp.

Technical Paper 130. Underground wastes in oil and gas fields and methods of prevention, by W. F. McMurray and J. O. Lewis. 1916. 28 pp., 1 pl., 8 figs.

Technical Paper 146. The nitration of toluene, by E. J. Hoffman. 1916. 32 pp.

Note.—Only a limited supply of these publications is available for free distribution. Publications should be

ordered by number and title. Applications should be addressed to the Director of the Bureau of Mines, Washington, D. C.

The Home of New York writes fire, ocean and inland marine, automobile, theft, windstorm, parcels post, registered mail, sprinkler leakage, use and occupancy, tourists' baggage, commissions, profits, rents and hail insurance.

A dispatch from Berlin says the German life offices are paying all death claims in full, notwithstanding the higher mortality rate due to the war.

The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

SEMI-ANNUAL STATEMENT, JUNE 30, 1916

Assets	\$13,129,602 70
Liabilities	9,115,416 08
Capital	1,000,000 00
Surplus over all liabilities	3,014,186 62
Losses Paid to June 30, 1916	54,167,050 85

This company issues contracts as follows :

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage, Collision, Fire and Theft), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

Pacific Coast Department: { California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange,
 San Francisco. Washington and Oregon—SEELEY & CO., 111 S. 10th
 St., Tacoma; Coleman Bldg, Seattle; Board of Trade Bldg, Portland.

THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. . . . \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS---C. W. Rohrer, LOS ANGELES; Rod E. Smith, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; J. E. Johnsen, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

Pacific Branch—Southeast corner Sansome and Pine Sts., San Francisco

“FIFTIETH ANNIVERSARY YEAR IN THE UNITED STATES.”

ONE HUNDRED AND SIX YEARS OLD

North British & Mercantile

Insurance Company

Pacific Department of the United States Branch, 76 William St., New York City

ASSETS OF THE UNITED STATES BRANCH **\$8,926,952.00**
(which are but a small part of total fire assets of the Company)

E. G. RICHARDS, Manager

W. S. BERDAN, Deputy Asst. Manager

GEORGE M. WARD, Resident Sec'y Local Dept.

234 Pine Street, San Francisco, California.

FIELD REPRESENTATIVES:

E. J. Young, 201 American Bank Bldg., Seattle; P. W. Gedney, 504 Empire State Bldg., Spokane, Wash.; E. C. Willey, 1645 Tremont St., Denver, Colo.; C. Harris, 515 Title Ins. Bldg., Los Angeles; H. E. Smith, 24 Henry Bldg., Portland, Or.; G. W. Dearborn, F. J. Schoeneman, C. F. Milliman, San Francisco.

AGENTS WANTED

Every Company that advertises wants Permanent Agents. Have you any business? Are you about to change companies? Are you newly engaged in Insurance? Do you intend to go into the business?

THEN

Hustle! Get busy! Write to our Advertisers. Don't be verbose nor uncertain. Don't write from Los Angeles or Portland or Seattle and ask some big company, Are you represented here? Of course the company is represented there. Probably it is represented everywhere. But it may be contemplating a change, or its present agent may be flirting with the special of another company.

It Will Do No Harm

to get on the waiting list. It is legitimate for you to write modestly, "Consider me an applicant if you want another agent here." "I control \$—— in premiums." "My business is chiefly ——." "I want a company, and if you are unrepresented in this town or contemplate a change of representation let me submit particulars to you."

If you can write some life or accident business on the side or exclusively, the live companies which advertise are

Looking For You

They will give you the glad hand and the warm eye They will pay you a handsome commission, too.

Scottish Union and National

*Insurance Company
Of Great Britain.*

Organized 1824,

**FIRE - LIGHTNING - TORNADO
AUTOMOBILE - SPRINKLER LEAKAGE**

**North American Branch:
Hartford, Conn.**

**JAMES H. BREWSTER
MANAGER.**

FIELD REPRESENTATIVES:

FRED W. GASTON, Tacoma, Wash.,
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,
706 Gas and Electric Bldg., Denver, Colo.,
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, Realty Building,
Spokane, Wash.,
Montana and Idaho

H. W. FORES, San Francisco, Cal.,
General Agent, California, Nevada, Arizona.

**SAN FRANCISCO OFFICE:
201 Sansome Street**

Twelfth Edition

PACIFIC FIRE MANUAL

—Twelfth Edition

WITH COLORED DIAGRAMS

WITH REVISED FIGURES

\$12 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE

MUTUAL FIRE LEAFLETS INSERTED

Single Copies, \$1.25

For Sale by Coast Review

122 Halleck St., San Francisco

Abracadabra as a Fire Extinguisher

In P. T. Barnum's "Humbugs of the World" the writer says: "Many of the German peasantry in the more ignorant districts still believe that to write Abracadabra on a slip of paper and keep it with you, will protect you from wounds, and that if your house is on fire, to throw this strip into it will put the fire out."

The Weekly Underwriter of New York has discovered that Bradstreet's never published, as credited, the statement that—

"During the past ten years, according to Bradstreet's, there have been over 100,000 commercial failures with liabilities of over \$1,500,000,000," etc.

The United States Annuity & L. of Chicago is still looking for a reinsurer.

W. R. BROCK, President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO.

OF TORONTO (INCORPORATED 1851)

United States Assets	\$2,578,165.00
Liabilities in United States	1,524,276.00
<i>Surplus</i>	<u>\$1,076,347.75</u>

PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO

MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$20,000,000.00.

Svea Insurance Co.
of Gothenburg

Agricultural Insurance Co.
of Watertown, N. Y.

Globe & Rutgers Fire Ins. Co.
of New York, N. Y.

Hamilton Fire Insurance Co.
of New York, N. Y.

Globe Underwriters Agency
of New York, N. Y.

First National Fire Insurance Co.
of Washington, D. C.

Sea Insurance Co., Ltd.
of Liverpool, Eng.

EDWARD BROWN & SONS

GENERAL AGENTS

202 - 204 Sansome St., SAN FRANCISCO

22,000 EDITION

It Is for All Local Agents

12th EDITION

Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.25

Recommended by General, Special
and Local Agents

For Sale by the Coast Review

Description of a Railway Accident In Great Britain

The following vivid description is not of a recent accident. We reprint it as a true and graphic account of a railway accident happening in Great Britain as well as in the United States occurring where every condition of safety had seemingly been provided by care, experience, good materials and loyal service.

“Two sets of metals—the down line and the up line—are carried on an embankment over some low-lying meadows. It is a straight run of about half a mile, with scarcely any gradient. It was on this embankment that the accident occurred. The train was traveling smoothly at 60 miles an hour. Approaching it on the up line was the 9:35 express. The two trains dashed past each other in the middle of the embankment. A moment later the two engines of one train jumped the rails, plowing up the permanent way as they went, and seven of the coaches behind them went toppling over the embankment. Fortunately the two engines, though derailed and detached from each other and from the train, maintained an upright position, and the terror of fire was not added to the other horrors of the accident.

“The first two coaches were post-office sorting vans. Breaking loose from the coaches behind them they ran over the embankment on the left side of the line and fell into a turnip field, 14 feet below. They turned completely over as they rolled down the slope, and lay in the field a shapeless mass of broken woodwork and twisted metal. The third coach, the forepart of which

was the guard's van and the afterpart third-class compartments, took the opposite direction. Crossing the up-line it took a flying leap over a hedge at the foot of the embankment on the right side of the line, and landed on its side in a meadow four or five feet below. It took with it the fourth and fifth coaches. The fourth coach lay on its side across the hedge. The fifth remained on its wheels on the slope of the embankment, its fall being stayed by a telegraph post. But it was the coach which, after the post-office vans, suffered most severely. The latter half of it was rammed by the sixth coach, which passed completely through it from the right side to the left, ripping off the roof as it went. The seventh coach, the rear end of which was badly battered by the restaurant car behind it, was thrown at right angles across the track. But it remained upright, and a woman, with commendable composure and resignation, remained seated in it for more than an hour, when she was told by the officials that she might safely descend. Coaches eight and nine were both dining cars. They left the rails but remained upright on the permanent way.

“Behind these two dining cars were three other coaches which did not leave the metals. It was in the debris of the two sorting vans and of the telescoped fifth and sixth coaches that the dead and most of the seriously injured were found.”

Nature destroys the weak to help society, man saves the weak to burden society with multiplied weaklings.

Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$35,000,000.00

A Successful Record of Nearly Two Hundred Years.

Losses Paid During That Time Exceed

\$230,000,000.00

United States Branch, 92 William St., New York City

R. D. HARVEY, United States Mgr.

LAWRENCE F. LAMPING, State Agent

For Oregon, Washington and Northern Idaho

310 BURKE BUILDING, SEATTLE

CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital paid up (Gold)	- - -	\$ 250,000 00
Cash Assets (Gold)	- - -	3,353,190 12
Net Surplus (Gold)	- - -	2,359,803 17
Bonds on deposit in the U. S.	- - -	399,500 00

The above Company conducts
a general Marine Insurance
business.

PARROTT & CO., General Agents

Since January, 1882

E. L. BARRY, Acting Manager

320 California Street, San Francisco

[Babcock Building]

PHOENIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

E. C. F. KNOWLES,

General Agent for Pacific Coast

MUNRO ENGLISH,

Assistant General Agent

343 SANSOME STREET

Security Building

(Entrance on Halleck Street)

San Francisco

The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building

33 Broad St., Boston

SAMUEL APPLETON, U. S. Manager

Accident Policies

Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employes. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.

CHAS. J. OKELL & CO.

General Agents, - - San Francisco, Cal.

Royal Insurance Building

GENERAL

Salesmanship

Salesmanship is the art of profitable distribution. As an abstract and universal principle, it is persuasion. Business building salesmanship is the art of securing progressively profitable patronage conditioned upon the principle of service. Successful distribution is not a matter of luck. It is governed by conscious or unconscious obedience to natural law.—Sheldon.

Salesmanship, like many other phases of business, is a growth based upon the peculiar personal idiosyncracies of individuals in charge of their own establishments. Little or nothing on the subject has been scientifically deducted from a large mass of facts, and it is not likely that this research will enable us to suddenly jump to a scientific basis for the selection and organization of salesmen, because scientific methods can only be the result and outgrowth of careful and accurate studies in which science plays its part, in which theories are tested by practice and in which the practice covers the extensive, as well as the intensive, problem. — Hammerschlag.

Salesmen Are Bright Fellows

Some of us don't get out enough.

Some of the best, wisest, most tolerant men that the writer knows anything about are active traveling salesmen.

The reason is that they are in first-hand contact with actual human and trade conditions.

This is the reason why the salesmen, the men on the outside, frequently have to use so much salesmanship to

their chiefs, the men on the inside, in order to get policies and rulings that conform to actual rather than to theoretical conditions.

The man on the outside soon ceases to blame people for what they don't know; he thinks and he meets ignorance with tolerance and seeks to replace it with knowledge.

It takes a real man to sell goods—if he isn't one when he begins he soon becomes one if he sticks at all, and the more real the goods the more real the man.

Go into one of these businesses, seek out some man who is cooped up all day with reports, balances, bulletins and second-hand information generally, and try to sell him something. The first thing he will want to know is—"How much does it cost?"

Call on the general manager or sales manager of this same institution, or any man who goes out and is in contact with other men and conditions, and the first thing he'll want to know is—"What will it save?"—Cottrell's Magazine.

Chicago Foreign Illiteracy

Chicago, Ill., Oct. 22. — More than 200,000 residents of this city more than 16 years old, are unable to speak English and more than 80,000 are illiterate. This was revealed by a joint committee of civic and commercial clubs that has conducted a lengthy investigation.

Have a purpose in life, and having it, throw into your work such strength of mind and muscle as God has given you.—Carlyle.

ESTABLISHED 1873

Office of Edward E. Potter General Agent

THE FIRST OFFICE to commence paying losses after the conflagration.
 THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.
 THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.
 THE ONLY OFFICE that did not compel its patrons to go to the expense and trouble of going to Oakland for the adjustment of their claims.
 THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department

**Get the Best Insurance While You Are About It
It Costs No More**

OLD AND TRIED **GLENS FALLS INSURANCE COMPANY**

Of New York *Incorporated 1849*

SURPLUS to Policyholders . . \$5,212,525 00 UNDIVIDED Profits . . . \$2,319,300 00

SECURITY INSURANCE COMPANY

Of New Haven *Incorporated 1841*

SURPLUS to Policyholders . \$3,889,296 00 UNDIVIDED Profits . . . \$ 802,506 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

Of Philadelphia *Incorporated 1853*

SURPLUS to Policyholders . \$1,893,309 00 UNDIVIDED Profits . . . \$ 432,560 00

FIREMEN'S INSURANCE COMPANY

Of Newark *Incorporated 1855*

SURPLUS to Policyholders . . \$6,565,223 00 UNDIVIDED Profits . . . \$2,720,038 00

EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$3,053,576 00 UNDIVIDED Profits . \$811,504 00

GERMAN - AMERICAN INSURANCE COMPANY

Of Pittsburg *Incorporated 1873*

SURPLUS to Policyholders . . \$1,080,978 00 UNDIVIDED Profits . . . \$173,718 00

EDWARD E. POTTER, General Agent

W. W. POTTER, Assistant General Agent

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

THE COAST REVIEW

INSURANCE

NOVEMBER

A Useful Publication

In its 46th year

Some Things Which You May Want To Refer To

APPEARING IN THE COAST REVIEW

	Page
Alaska and Arizona Fire Biz., Aug.	627
Automobile Mutual Receivership, Aug.	599
Automobile Ins. in Washington, July	a
American Life Insurance, Aug.	610
American Life Totals, Sept.	683
Bonding Co. of America, Aug.	617
Barry, E. L., Sept.	690
"Blanket Policy" Defined, Sept.	656
Black Tom Island Losses, Aug.	599
Burglary Ins. in Great Britain, Aug.	585
Colorado Fire Business, May	523
California Fire Business, Aug.	628
City Fire Loss Ratios, Aug.	611
Cities' Per Capita Fire Tax, Aug.	620
Coast Life Ins. in Force, Aug.	612
Electric Attachments are Fixtures, Sept.	660
Enthusiasm in Soliciting, May	356
Frankfort General Resists Claim, Sept.	696
Fidelity & Casualty Co., Aug.	582
Field Men of 20 Years Ago, Sept.	677
Forest Mills Claim Suit, May	340
Fire Companies, 20 Retire Yearly, May	362
Guardian Cas'y & G. Examination, May	368
Hawaii Fire Business, May	373
Hartford Fire's Four-Floors, Sept.	673
Hawaii Biz. Figs., Sept.	692
Inter-Insurance Exchange, Sept.	667
Inter-Insurers Barred, Sept.	673
Idaho Fire Business, May	372
Lloyds of London, Nov.	799
Marine War Losses, Nov.	800
Marine Business in Washington, Aug.	598
Marine Business in Oregon, Aug.	598
Marine Insurance, Sept.	670
Metropolitan Life Origins, Aug.	584
Marine Ins. in Hawaii, Sept.	685
Northern Life's 10th Anniversary, Aug.	606
North British & Mercantile, Sept.	687
Oregon Automobile Biz., Nov.	803
Phoenix Assurance, Nov.	802
Pennsylvania Fire, Aug.	582
Portland Inter-Insurers, Aug.	596
Pacific States Fire, Aug.	612
Pacific Coast Casualty Suits, Aug.	615
Prudential and Group Ins., Sept.	680
British America Home Figures, May	365
Franklin Fire, July	530
Ins. Co. of North America, May	362
Law Union & Rock Home Figures, May	364
Liv. & Lon. & Globe U. S. Branch, April	293
London & Lancashire Fire, July	506
Life Policy Money Buys Much Less Now, Sept.	681
Pittsburg Life & Trust, May	372
Queen of America, Mar.	208
Rabb v. North American Ac., April	258
Royal Exchange, July	512
Reliance Life Decline, July	523
Royal in the United States, Mar.	206
San Francisco Dept. and Agency Biz., Aug.	590
Sun Insurance Office, July	528
San Francisco Rates, May	365
Str. Congress Loss, Sept.	689
Steil v. Sun, April	265
South Carolina Cracked Anti-Compact Law, Mar.	207
Thobald, John J., Death of, Sept.	689
Union Central's Huge Stock Dividend, Aug.	602
Union Central Life's Huge Stock Divi- dend, July	505
Utah Fire Figures, July	b
" " " July	542
Wisconsin Life Ins. Experiment, Mar.	183
Western Assurance Home Figures, May	338
West Coast-San Francisco Life Endorsed, Mar.	210
Workmen's Compensation, May	359
Wholesale Grocers Reciprocal Indemnity Exchange, May	375
Wyoming Figures, Fire, July	528
" " " July	542
Walla Walla Fire, May	360
Washington Fire Business, May	370

☞ For more of this Index see elsewhere.

STABILITY AND STRENGTH

RESOURCES OVER \$52,000,000.00

SUN INSURANCE OFFICE
OF LONDON

COLONIAL
FIRE UNDERWRITERS
AGENCY

MECHANICS & TRADERS
OF NEW ORLEANS

NATIONAL
OF HARTFORD

MICHIGAN
FIRE AND MARINE
OF DETROIT

SUN
UNDERWRITERS AGENCY
OF LONDON

PACIFIC DEPARTMENT

WILLARD O. WAYMAN---CARL A. HENRY

JOINT GENERAL AGENTS

FRANK E. STONE

MAXWELL H. THOMSON

ASSISTANT GENERAL AGENTS

Sansome and Sacramento Streets

San Francisco, Calif.

Branch Offices: Los Angeles, Cal., Portland, Ore., Seattle and
Spokane, Wash., and Denver, Colo.

AGENTS WANTED IN EVERY CITY, TOWN AND VILLAGE.

1863

53rd YEAR

1916

FIRE

AUTOMOBILE

MARINE

Organized in 1863

Fireman's Fund

Insurance Company

Incorporated under the Laws of California.

401 California Street - San Francisco, Cal.

Company's Building

Capital, \$1,500,000.00 Assets, \$11,326,205.60

BERNARD FAYMONVILLE

PRESIDENT

J. B. LEVISON

VICE - PRESIDENT

LOUIS WEINMANN

SECRETARY

A. W. FOLLANSBEE, Jr.

MARINE SECRETARY

H. P. BLANCHARD

ASSISTANT SECRETARY

JOHN S. FRENCH,

ASSISTANT SECRETARY

T. M. GARDINER

TREASURER

Central Department

JOHN MARSHALL, Jr., Manager

39 South La Salle St., Chicago, Ill.

Southeastern Department

E. T. GENTRY, Manager

Atlanta, Georgia

Eastern Department

A. K. SIMPSON, Manager

J. W. LITTLE, Ass't Manager

Mason Building Boston, Mass.

Atlantic Marine Department

FRANZ HERRMANN, Manager

79-85 Wall Street, New York

VOLS. 89 and 90
NO. 12

DECEMBER

SEE PAGE
.....

1916

MAGAZINE EDITION "A"

THE

Coast INSURANCE Review

PROTECTION

An Insurance Journal and Directory

IN ITS FORTY-SIXTH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

INSURANCE PUBLISHING CO., Publishers

Where Partial Disability Was Total
Liability Claim and Peculiar Adjustment
Special Report on Washington Industrial Insurance Department
Rejected Assets of Casualty Co.
California Premiums and Losses by Classes
Kimmel Case Won by Beneficiary
Population of States of the Pacific West
Several Insurance Men Pass Out
Successful Gambling with Group Insurance
Board Visiting Committee Suggested
Looking Backward Paragraphs
An Attack on Jewish Policyholders
An Old Marine Suit Lost
Western Mutual Life To Be Legal Reserve
Insurance Broker May Be Agent of Company
Forest Mills Claim Settled
Report on San Francisco Fire Department
Suggested Swedish Surplus Reserve

Circulating Extensively in all the
States and Territories of the Pacific
West

PRICE 25 CENTS
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in
South America, Japan, China and
Australasia

The Great Fire Insurance Company of the world
 ASSETS IN UNITED STATES, - \$14,814,383.94

LIVERPOOL & LONDON & GLOBE
INSURANCE CO., LTD.

NEW YORK OFFICE, 80 WILLIAM STREET.
 HENRY W. EATON, Manager
 GEORGE W. HOYT, Deputy Manager
 HUGH R. LOUDON, Associate Deputy Manager
 J. B. KREMER, Assistant Deputy Manager
 T. A. WEED, Agency Superintendent

NEW ENGLAND STATES, NEW YORK, NEW JERSEY, PENNSYLVANIA, MARYLAND, DELAWARE, DISTRICT OF COLUMBIA, VIRGINIA, WEST VIRGINIA, NORTH CAROLINA, SOUTH CAROLINA, OHIO, INDIANA, KENTUCKY, TENNESSEE.

NEW ORLEANS OFFICE, COR. CARondelet & COMMON STS.
 CLARENCE F. LOW, Manager
 J. G. PEPPER, Asst. Mgr
 R. H. COLCOCK, Jr., Deputy Asst. Mgr

SAN FRANCISCO OFFICE, 444 CALIFORNIA ST.
 R. P. FABJ, Manager
 THOS. H. ANDERSON, Ass't Manager

CALIFORNIA, NEVADA, ALASKA, OREGON, WASHINGTON, ARIZONA, IDAHO

LOUISIANA, MISSISSIPPI, ALABAMA, OKLAHOMA, FLORIDA, ARKANSAS, TEXAS, GEORGIA

CHICAGO OFFICE, INSURANCE EXCHANGE
 W. S. WARREN, MANAGER
 R. H. PURCELL, Asst. Manager
 W. P. ROBERTSON, Deputy Asst. Mgr.

ILLINOIS, MICHIGAN, IOWA, WISCONSIN, MINNESOTA, MISSOURI, KANSAS, NEBRASKA, COLORADO, N. DAKOTA, S. DAKOTA, MONTANA, UTAH, WYOMING, NEW MEXICO.

Established 1836

Entered U. S.

The statement of the condition of the United States Branch on the 1st of January, 1916, in accordance with the laws of the State of New York, is as follows:

Assets	\$14,814,383.94
Liabilities	9,972,496.75
Surplus	\$ 4,841,887.19

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire)	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116
 And INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126; 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1915, \$8,957,563.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$147,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT ESTABLISHED 1852

In Company's New Building
 444 California St., San Francisco

ROBERT P. FABJ, Manager
 THOS. H. ANDERSON, Asst. Manager

Special Agents:

R. G. BRUSH R. H. ROUNTREE HARRISON HOUSEWORTH LOGAN B. CHANDLER
 GEORGE F. GUERRAZ CHESTER S. MYRICK F. E. ATKINS GEO. J.



CONFLAGRATION-PROOF INSURANCE

TOTAL ASSETS OVER \$40,000,000.00

LOSSES PAID TO DATE
OVER

\$177,000,000.00

PAID SAN FRANCISCO
CONFLAGRATION

\$6,000,000.00

PACIFIC DEPARTMENT



EQUITABLE FIRE & MARINE INSURANCE CO.

GEO. H. TYSON GENERAL AGENT.
HERBERT FOLGER, ASST. GENL. AGENT

SAN FRANCISCO.

FIRE INSURANCE — RENTS — PROFITS, USE AND OCCUPANCY —
AUTOMOBILE — TOURIST FLOATER — MAIL PACKAGE —
SPRINKLER LEAKAGE

AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE



Representing

The Mutual Life Insurance Company

of New York

You will make money.

The great strength, big dividends and incomparable benefits of the "*oldest company in America*" mean certain success for you.

For Terms to Producing Agents, Address

GEORGE T. DEXTER, 2d Vice-President

34 NASSAU STREET, NEW YORK, N. Y.

Life Insurance A Credit Factor

The Harriman National Bank of New York advertises in a daily paper, recommending business insurance. We quote, in part:

"Instances are numberless where such insurance would possibly not only have saved creditors from loss, but surviving partners from failure and family from distress. Failures in business are due in the least degree to lack of intention to pay, and in the greatest degree to inability to pay from a dozen other causes, one of which is untimely death of the individual upon whose personal activities or invested capital the business is dependent for its success.

"An important feature of business life insurance is the additional credit

responsibility which it confers; it is also an asset of growing value from year to year; and all in all, this type of insurance is so reasonable and so obviously advantageous, that it might readily be made a requirement of all commercial borrowers."

We base our conclusions on the premises that a life insurance agent should regard his work professionally and try to keep himself up-to-date and thoroughly posted upon all the new developments in his chosen profession. He can best do this by study of these various publications and by constant reading of several insurance journals. It seems to us that no agent can spend \$25 yearly to better advantage than in this way.—The Equiowa.

INCORPORATED 1861

The California Insurance Co.

Cash Capital, \$400,000 00

Net Surplus, 232,067 00

Total Assets, 1,064,323 00

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

**HOME OFFICE: Company's Building, 550-558 Sacramento St.
SAN FRANCISCO. CAL.**

Special Agents and Adjusters

H. C. R. BUSWELL, Superintendent of Agencies

A. N. LINDSAY, Seattle, Washington; H. DUKINFIELD, Los Angeles, California;

R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;

MILTON HALEY, B. A. SIFFORD, San Francisco

Paid \$2,557,000 in San Francisco conflagration without discount or compromise,
and at the rate of "Dollar for Dollar."

LONDON & LANCASHIRE FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

New York Department
57 and 59 William Street
A. G. McILWAINE, Jr.,
Manager



Western Department
39 So. La Salle St., Chicago
CHARLES E. DOX,
Manager

Pacific Department: 332 Pine Street, San Francisco, Cal.
SAM B. STOY, Manager

GEO. ORMOND SMITH, AGENCY SUPT. San Francisco W. B. HOPKINS, LOCAL SECY.

J. P. YATES, AGENCY SUPT., Los Angeles, Cal.

SPECIAL AGENTS

George T. Richmond San Francisco
W. W. Gilmore Sacramento
J. P. Yates Los Angeles
N. Gardner Denver

David H. Parry San Francisco
G. L. Goodell Portland
Henry A. Morison Seattle
H. H. Shanley Helena

WILLIAM M. KLINGER, General Agent, AUTOMOBILE DEPARTMENT

Build Your Own Business



under our direct general agency contract. Our Policies provide for:
**DOUBLE INDEMNITY,
 DISABILITY BENEFITS,
 REDUCING PREMIUMS.**

See the new Low Rates.

JOHN F. ROCHE, Vice-President

The Manhattan Life

Insurance Co. Organized 1850

66 Broadway, New York

A GREAT BOOK

For Intelligent Business Men,

Insurance Adjusters,

Special Agents and Local Agents,

is

WILLIAM SEXTON'S FIRE INSURANCE

EVERYTHING ABOUT IT
 LEARNED IN FIFTY
 YEARS' EXPERIENCE

Price \$1.50, \$1.75 and \$2.00

According to Binding

Flexible Cloth, Pegmoid or Morocco

For Sale by

THE COAST REVIEW

122 Halleck Street

San Francisco

Corporal—What was your trade afore you joined up?

Private—An artist.

Corporal—An artist! That ain't a trade; its a disease.

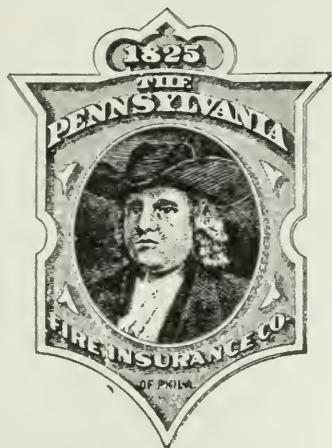
A Swindler

C. H. Carlson, a cute swindler who was wanted in many cities, was betrayed by a dimple, his own, as shown in a photo-engraving on a reward poster. He advertised for a partner for the artificial production of albumen, and made a "sample" with fresh eggs to exhibit. The "partner" came, bought and was "sold."

Carlson would lead the way to a restaurant and there demonstrate the excellence of the article. The restaurateur would be genuinely delighted and interested at the low price. He would give an order. The prospective partner would deposit his \$500 in the bank named by Carlson. Carlson would need \$5 for a few hours. The partner would oblige with his check, which Carlson would raise, and — disappear.

Spontaneous Combustion of Hay

The reports of tests made by the Fire Marshal's Association of North America show that the cells of hay continue to live and breathe for some time after it is cut, and they alone, in a close pile, heat the hay to a temperature of 132 degrees F. Added to this is the heat from the microscopic spores of fungi which continue to grow in the blades of hay during its fermentation, the heat created by this development of the hay seeds and the heat of the sun upon the roof. These three causes acting together may heat closely packed hay, stored where there is no ventilation, to a temperature of 212 degrees F. The hay then begins to char. The charcoal formed absorbs oxygen and the mass grows hotter, until the hay reaches 265 deg. F., and then the mass blazes.



**THE
PENNSYLVANIA
FIRE INSURANCE COMPANY**

of Philadelphia

Assets Jan. 1, 1916, \$8,251,407.44

Surplus to Policyholders

Jan. 1, 1916, 3,202,659.92

One of the Oldest and Strongest Fire Insurance Offices
in the United States

Pacific Coast Department:

244 Pine Street, - SAN FRANCISCO

R. W. OSBORN, Manager

S. P. MESICK, Superintendent of Agencies

F. J. AGNEW, " " "

SPECIAL AGENTS: A. C. McConnell C. V. McCarthy F. A. Lathrop

The
**Metropolitan
Life
Insurance Company**

Pacific Coast Head Office

Metropolitan Life Building

Pine and Stockton Sts.

SAN FRANCISCO

CALIFORNIA

An Imperial Valley cotton raiser is picking 2-3 of a bale per acre, despite failure of the water supply.

Diamonds in Eldorado County

It is not generally known that forty-seven or more genuine diamonds have been found in the Tertiary gravels that lie imbedded in the old channels of the lava-capped buried rivers of the Neocene river system, in and about Smiths Flat, El Dorado county.

The Placerville Republican and Nugget of November 21 gives a list (by Burr Evans) of the diamonds found, beginning in 1859. The last find was in June, 1914, in a gravel mine. Some day the "pipe" of blue matrix from which these diamonds came will be discovered.

The Continental (Fire) Insurance Co.

Largest Capital and Largest Policyholders' Surplus

Home Office
80 Maiden Lane, New York

Western Office
332 So. La Salle Street, Chicago

Fidelity-Phenix Fire Insurance Co.

A Strong American Company backed by Strong American Assets

Home Office
80 Maiden Lane, New York

Western Office
137 So. La Salle Street, Chicago

American Eagle Fire Insurance Co.

*Its Management is a Warranty of Prompt and Equitable
Settlement of Every Honest Claim
80 Maiden Lane, New York*

FIRE, Automobile, Rents, Tornado, Tourists' Baggage, Use and Occupancy, Sprinkler Leakage, PROFITS

HENRY EVANS, President

*Union Assurance
Society Limited*

OF LONDON



Founded in 1714

*Law Union & Rock
Insurance Company, Ltd.*

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

HARRY H. SMITH, Manager

E. M. BRODENSTEIN, Branch Secretary

SPECIAL AGENTS: F. A. Stahl, San Francisco; N. L. Nelson, San Francisco; Allen B. Simmonds, Denver;
Rod E. Smith, Portland; Raymond C. Gillette, Spokane; Leigh H. Robins, Los Angeles.

THE COAST REVIEW

INSURANCE

DECEMBER

A Useful Publication

In its 46th year

THE 8-HOUR LAW A FETICH?

Organized labor is working for a universal 8-hour work-day with an unthinking devotion akin to that of the savage for his gnarled root or black stone. With the demand for eight hours for all, regardless of the circumstances or nature of the work, is also one for ten hours' pay, in the childish belief that "pay" is the measure of value and purchasing-power. Hours of labor should be considered and limited or extended from the nature of the work and the welfare of the worker. Some kinds of labor are physically or mentally light and others are heavy. Some are pleasing, others irksome. Some leave the worker refreshed, others exhausted. There are classes of workers who are better, mentally and morally and physically, if employed more than 8 hours, while others are worse if employed more than 6 hours. Machinery, not organized labor, makes an 8-hour day possible. The simplicity of mind of the fetich-worshiper is indicated by the belief that universal shortening of the labor day with the same pay continued means a continuation of the same buying power of the old wages. Curtailment of out-put with the same wage-scale inevitably means increased cost.

Horse-Bite Causes Death

A death due to the bite of a horse has been brought to the attention of the California Industrial Accident

Commission in the form of a claim for compensation. The application was filed by a widow whose husband, a driver for the United Milk Company, died as the result of a horse bite.

From figures furnished by the Stockton Chamber of Commerce we find that 820,126 tons of freight, valued at \$39,153,726, and 213,915 passengers were carried on the San Joaquin river boats during the year 1915. There are approximately 475 men engaged in the waterway transportation business in Stockton, and it is estimated that the pay roll for the year ending October 31, 1916, approximated \$325,000.

In choosing "Patriotism of Business" as the keynote for its Tenth Anniversary Convention at the Hotel Astor, New York, on December 14th and 15th, the Association of Life Insurance Presidents planned a program to develop the thought that the business concerns and industries of this country are contributing to wide national preparedness. The fact that this national trend started as a by-product of activities intended merely to meet, day by day, private economic demands, instead of being dictated by an autocratic government, makes it the more significant. Ways and means of further developing this tendency and of further co-ordinating some of these activities for the benefit of the people as a whole were considered at the meeting. The manner in which the institution of life insurance is meeting its responsibilities to the people, individually and collectively, was discussed in connection with the theme "A Decade of Life Insurance in Relation to National Progress and Preparedness."

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital
\$5,000,000.00

Net Surplus
\$7,584,515.59

Surplus as to
Policyholders
\$12,584,515.59



Cash Assets Now
\$24,730,602.67

Losses Paid
in
97 Years

\$150,705,780.00

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

W. H. BREEDING, General Agent

E. S. LIVINGSTON, G. E. TOWNSEND, Asst. General Agents

**Main Office, 301 California Street
SAN FRANCISCO**

SPECIAL AGENTS AND ADJUSTERS

J. A. MURPHY, General Adjuster

H. F. MILLS JOHN P. BREEDEN GEO. F. ROBERTS FRED H. RHOADS H. E. O'BRIEN
J. A. GALLAGHER G. S. MARINER E. V. CULVER

(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

HARTFORD FIRE

Insurance Company

Chartered 1810



FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE

Assets, January 1, 1916, \$28 277,827 42

Surplus to Policyholders, 10,050,972 90

DIXWELL HEWITT, General Agent

ADAM GILLILAND, Assistant General Agent

438 California Street, SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS

GEO. E. DEVINE, Sup't of Agencies, San Francisco

J. J. DENNIS, Portland, Ore.

MILTON E. SPAULDING, San Francisco, Cal.

ROBERT E. DOLLARD, San Francisco, Cal.

E. J. FITZGERALD, San Francisco, Cal.

L. H. EARLE, San Francisco, Cal.

C. E. MILLER, Butte, Montana

NEIL STEWART, Spokane, Wash.

P. H. GRIFFITH, Los Angeles, Cal.

ERNEST E. PRICE, Los Angeles, Cal.

DECEMBER, 1916
The Coast Review

INSURANCE

Subscription, \$3 a Year

In the 46th Year

Foreign, \$3.50

Volume 90

San Francisco, California, U. S. A.

Number twelve

Entered at San Francisco Postoffice as second-class mail matter

TO THE CENSOR: This is an insurance publication. It contains no literature which will give aid and comfort to the enemy. If you find any contents objectionable tear out the leaf and continue the magazine towards its destination, if you please.

THE MONTH

The New York supreme court, appellate division, reaffirmed the ruling that brokers may be the agents of the insurer as well as of the insured, making the latter responsible for premiums paid the former, and preventing cancellation for non-payment of premium to company by a neglectful or defaulting broker.

The Pacific Coast Casualty was placed into a receiver's hands. This action was expected, owing to the embarrassment of its reinsurer.

The government announced that the population of the Pacific West is now 9,000,000.

George B. Scott was appointed fourth vice president of the Metropolitan Life Ins. Co. but continues in charge of the Pacific Coast head office of this great protective institution.

After nearly twenty years in court, the Kimmel disappearance case was again and finally decided against the New York Life. The persistent efforts of the company to prove a clever convict to be the missing banker whom he did not resemble met with an inglorious ending.

The tenth annual meeting of the Association of Life Insurance Presidents was held in New York city. The program was of unusual interest and value.

The California social insurance commission has formally come out in favor of compulsory health insurance, which will make more good jobs for needy politicians, and strengthen "the party."

It transpires that group life insurance of a Philadelphia company, now insolvent, was a gambling device which netted about \$50,000.

THE LAW -- RECENT RULINGS

Fire Insurance In Supreme Courts

OREGON

Greenberg v. German - American
Ins. Co. 160 Pac. Reporter, 536, Nov.
20, 1916

Amendment of Complaint

Where the original complaint was supplanted by an amended complaint on which the action was tried, the original complaint cannot be considered in aid of plaintiff's case.

Contract to Insure—Breach

In an action for damages resulting from breach of an alleged executory contract to insure property, plaintiff's amended complaint, averring that the policy tendered by defendant "did not conform to the oral contract between the parties, and was not a complete performance of the said oral contract," was insufficient, pleading a mere conclusion of law and stating no fact; plaintiff should have disclosed the terms of the oral contract for insurance, and also, a policy having been issued, should have set forth the terms of the instrument, that the court might have been able to judge whether or not it was a fulfillment of the oral contract.

Waiver

Clause in policy providing that contract shall not be valid unless counter signed by agent of company at place where insured resides may be waived. Rogers v. American Nat. Ins. Co., 89 S. E. 700.

Allegations that insurer delivered policy and received premiums, and

had treated insured as policyholder by mailing post card informing him as to rules, held to authorize conclusion that insurer waived signature of local agent. Id.

To the Prejudice Of a Mortgage Creditor

Assured, whose building is totally destroyed by fire, cannot waive Act No. 135 of 1900, and Act No. 187 of 1908, abolishing a three-fourths value clause, to the prejudice of a mortgage creditor in whose favor the policy contains a rider.

Where proof of loss prepared by insurer's adjuster shows that the loss is the full amount of the policy, though insured has consented to settle for three-fourths value, a mortgage creditor in whose favor the policy bears a rider need not sue to set aside adjustment with insured before suing insurer for full amount due. — Tilley v. Camden Fire Ins. Ass'n, 72 So. 709.

Cancellation

While mere return of policy by mail to insurer's agent is not a cancellation under the insured's right to cancel, yet, if returned with the obvious purpose of cancellation, receipt by the insurer's agent would be a cancellation. — York v. Sun Ins. Office, 113 N. E. 1021.

Where insured returned a policy calling attention to change of circumstances, and asking a new policy, he was chargeable, after a reasonable time, with notice of cancellation and refusal to rewrite the policy.—Id.

Where insured returned a policy, asking a new policy on different terms, and he and the agent lived in the same city, and 33 days elapsed between return of the policy and loss, a reasonable time had elapsed sufficient to charge insured with notice of cancellation.—*Id.*

—
**Unauthorized but
 Contract was Valid**

Where New York corporation procured policies in New York for Arkansas company, fact that New York corporation had not complied with laws of Arkansas relative to foreign corporations, doing business in the state did not render transaction invalid.

A contract of insurance made in another state will be treated as valid in Arkansas if valid in the state where made.—*St. Francis Box & Lumber Co. v. E. F. Perry & Co.*, 189 S. W. 47.

—
**Failure of Local Agent
 To Cancel Policy**

In action for insurance agent's failure to cancel a policy, a tender or return of the premium is not necessary in the absence of a showing that the agent had none of the company's money on hand.—*Westchester Fire Ins. Co. v. Bollin*, 90 S. E. 327.

It is no defense to an action for agent's failure to cancel a policy that the special agent who directed its cancellation had power to cancel it.

The conduct of other local agents when ordered to cancel policies is irrelevant in an action for an agent's failure to cancel, unless such conduct was brought to the company's knowledge.

In an action for agent's failure to cancel a policy, it was error to exclude evidence that the agent's attention was never called to the prohibited list.

An insurance agent held not entitled to a directed verdict in an action for his failure to cancel a policy on the ground that plaintiff failed to prove a contract requiring the agent to render that service.

A verdict could not be directed in an action for agent's negligence in failing to cancel the policy.—*Id.*

—
**Gasoline—Kept Means a
 Permanent Keeping**

Provision in a fire policy that gasoline shall not be "kept, used, or allowed" on the premises means a permanent keeping or using, so that having it there merely for temporary use in cleaning an auto or vulcanizing the tires does not void the policy.—*Home Ins. Co. of New York v. Bridges*, 189 S. W. 6.

—
Delivery

An unconditional delivery of a policy by the insurer's agent to the insured is a waiver of advance payment of premium, and the relation of debtor and creditor then arises.—113 N. E. 1021.

—
Limitation of Mutual Liability

The attorney general of Iowa has ruled that hail mutuals may provide a limit upon the annual assessments upon members on condition that the contract also provides for a pro rating of the losses of members in case assessments are insufficient to pay both losses and expenses.

Life Insurance In Supreme Courts

Mailing Begins Liability

When the insurer mails its policy to the applicant, liability attaches as soon as the policy is placed in the post office, in the absence of notice of refusal on good grounds by the applicant to accept it as issued. — *Williams v. Philadelphia Life Ins. Co.*, 89 S. E. 675.

When the insurer mails its policy to its agent for delivery to the applicant without contemplation of further action, liability attaches, though the agent wrongfully fails to deliver it. — *Id.*

Indivisible Continuous Contract Forfeiture Not Authorized

A clause making a policy incontestable except for failure to pay premiums, and providing that on payment of policy the company may deduct any sums due it, does not authorize forfeiture of the policy for failure to pay an annual premium when due, but the insurance continues subject to the right of the company to determine it after notice.

A life policy without qualifying provisions is not a contract of insurance for a single year with a privilege of renewal from year to year, but is an indivisible continuous contract of insur-

ance subject to forfeiture for nonpayment of premium.—*Friend v. Southern States Life Ins. Co.*, 160 p. 457.

Incontestability From Date

Where a policy by its terms provided that the period of incontestability shall be calculated "from the date" of the policy, the year of incontestability will be calculated from that date and not from the date of its delivery to insured.—*Meridian Life Ins. Co. v. Milam*, 188 S. W. 879.

Quarterly Premium

A policy in a mutual company held not to have lapsed for nonpayment of premium, where, when premium became due, there was a dividend sufficient to have paid a quarter's premium, which payment was authorized under the policy and before expiration of the quarter, the remainder of the premium was tendered.—*Mutual Life Ins. Co. v. Henley*, 188 S. W. 829.

Where Policy is Void

Where a policy is void from the beginning, and there is no fraud on the part of the insured, he may recover the premiums paid by him.—*Seaback v. Metropolitan Life Ins. Co.*, 113 N. E. 862.

Miscellaneous Insurance In Supreme Courts

Interest—Defence

A clause indemnifying the assured against loss from liability for injuries to employees, and undertaking to defend proceedings against assured unless insurer elects to settle them or pay the indemnity, does not make the contract

one of guaranty, where another clause forbids action against insurer except for loss actually sustained and paid.

Under policy indemnifying employer against loss not exceeding \$5,000 from liability for injuries to employees, the insurer is not liable for inter-

est on a judgment for \$5,000, pending appeal by the insurer, who conducts the litigation.—Curtis & Gartside Co. v. *Ætna Life Ins. Co.*, 160 p. 465.

—
**Automobile Owner
 Without Cause**

Automobile owner, insured against loss on account of accidents, insurer not agreeing by policy to consent to settlement of any claim for less than limit of policy, held without cause of action against insurer to recover \$750, paid by him as contribution to a sum paid a claimant in settlement of suit. *Levin v. New England Casualty Co.*, 160 N. Y. S. 1041.

—
Warranty Not Breached

Fact that party assured against loss by theft had had similar policy from another company withdrawn before issuance of his policy, which, in a schedule, warranted that he had no burglary insurance and had made no application therefor, held not breach of warranty.—*Goldberg v. Massachusetts Bonding & Ins. Co.*, 160 N. Y. S. 1089.

—
**An Employee Though
 Sharing Profits**

Although one bonded as "employee" was, during a part of the year, compensated on the net profits basis, the surety company was liable for his dishonesty, for he did not cease to be "employee" because of change in the method of fixing a portion of his compensation.

—
Examination of Books

Where a fidelity bond provides that the obligee shall, as a condition to the

surety's liability, make certain examination of books kept by the principal, there is no liability, where such condition is not complied with.

A condition that the principal's books and accounts shall be examined monthly by obligee is not complied with by examination of purported copies of such books and accounts.

—
**Burden of Proof
 Is On Obligee**

In action on a fidelity bond, requiring the obligee, as condition of the surety's liability, to make certain examination of the books kept by the principal, the plaintiff obligee has the burden of proving compliance with such condition.—*Adams Co. v. Nesbit*, 159 N. W. 869.

—
Failure to Defend

Indemnity insurers who had agreed if they assumed defense of suit they would either pay insured indemnity to which they were entitled or secure their release from the claim, but who failed to do either, were liable to insured in assumpsit without its first paying the injured party's claim, and in action by injured party against insured they were chargeable as trustees with amount of indemnity.—97 A. 892.

—
Insurer Put on Its Proof

In action on policy insuring against theft, to recover value of diamond ring, etc., stolen from insured's residence, evidence held to make out prima facie case of felonious abstraction of ring, putting insurer on its proof.—*Haas v. Fidelity & Deposit Co. of Maryland*, 160 N. Y. S. 1101.

Attempting to Board But a Passenger

Under provisions of accident insurance policy, insured, who while attempting to board subway express train fell partly on platform and with his feet hanging between car and track, held a passenger "in or on" a conveyance, entitled to indemnity for injury. —Rosenfeld v. Travelers' Ins. Co., Hartford, Conn., 161 N. Y. S. 12.

Entitled to Receivership—

Purchasers of stock, in insurance company unlicensed to do business in state, from agent who made misrepresentations and diverted 60 percent of cash payments to his own uses, held entitled to receivership. — 188 S. W. 790.

The Almira Loss

Almira, Wash., Dec. 4. — Rebuilding operations will commence at once on the Thomas and Schrock property recently destroyed by fire. A revised estimate of the loss places it at about \$70,000. The origin of the blaze remains mysterious, but it is presumed to have been caused by spontaneous combustion in the paint and oil section of the basement. When the fire was discovered at 5:15 a. m. it was beyond control, and burned through the floor in the U. S. Supply store. All efforts to gain entrance to the store or to the R. L. Drinkard clothing store were futile. Not one thing was saved.

The Hotel Almira and the Pastime pool hall were able to get out nearly everything above the basement. The following is a list of those who lost by the fire:

Thomson & Schrock, loss, \$38,000; insurance, \$20,800.

U. S. Supply store, loss, \$18,000; insurance, \$9,000.

R. L. Drinkard, loss, \$5,500; insurance, \$1,800.

E. R. Phillips, pool hall, loss, \$2,600; insurance, \$1,000.

I. O. O. F. lodge, loss, \$1,800; insurance, \$650.

Knights of Pythias, loss, \$1,500; insurance, none.

Masons, Eastern Star, Maccabees, loss, \$2,500; insurance, none.

Adjuster Partridge is on the ground today.

To Increase the Veto Power

Washington, D. C., Dec. 11.—Lack of power of the Chief Executive to veto so-called "pork barrel" items in appropriation legislation is dealt with in a referendum soon to be voted upon by the members of the Chamber of Commerce of the United States. Commercial organizations, both local and national, to the number of some 800, will be asked to express themselves as to whether the United States Constitution should be so amended as to permit the President to approve or disapprove any separate items or provisions contained in any appropriation bill.

Hostess—Doesn't it seem a shame, Mr. Jones, that this poor little lamb should have to die for us?

Mr. Jones—Ah, yes, indeed! It is rather tough.—Ideas.

Right of recovery is not that of beneficiary.—Id.

Failure to return to premium is not a waiver of right to forfeit policy.—Id.

GENERAL

SOCIAL INSURANCE

Politicians Didn't Want to Hear the Truth

A conference on social insurance was held last week at Washington, D. C., under the auspices of the International Association of Industrial Accident Boards and Commissions.

Royal Meeker, United States commissioner of labor statistics, who was in charge of the program, invited W. G. Curtis, president of the National Casualty Co. and chairman of the educational committee of the Insurance Economics Society of America, to read a paper on health insurance from the standpoint of the health and casualty companies.

Mr. Curtis prepared his paper, discussing the compulsory state health insurance bill presented for criticism and suggestion by the American Association for Labor Legislation. When the paper was submitted to Mr. Meeker he objected to its presentation and Mr. Curtis withdrew it. Mr. Curtis says the organization is back of the compulsory health insurance bill, but is unwilling to consider the objections submitted to it by the regular insurance companies, and he is now circulating his paper in order that the public may be informed as to their attitude on a subject which will be before most of the legislatures this winter.

San Francisco.—A pot of boiling wax which Frank Neubert spilled on the floor of his hardware store at 1711 Devisadero street Dec. 9, set the place on fire, causing a total loss.

Canadian Life Insurance Report, Business of 1915

Vol. II of the Canadian Insurance Report, dealing with life insurance, makes a blue book of nearly 600 pages. Unlike this country, every province does not get out a similar and needless report.

The Canadian companies write the largest amount of new business, and United States companies are next. British and Colonial companies wrote only \$5,727,313 new business last year, a decline of more than one-third. A total written by all of the companies is \$221,119,558. The war has caused a large increase in surrenders and lapses. The total life premium last year was \$45,106,678, a doubling in ten years.

Altho the population of Canada is but equal to that of our Pacific West there are twenty-five Canadian life companies. Among these are the Alberta, Saskatchewan of Edmonton, Alta, British Columbia of Vancouver, Great West of Winnipeg, Man., Monarch of Winnipeg, Saskatchewan of Regina, Sask., Sovereign of Winnipeg.

Two specially good features of Supt. G. D. Finlayson's wonderful annual report are the courts' insurance decisions and the provinces' legislation for the year.

The horse originated in North America, where the use of the gas-motor threatens his extinction.

Next year begins and ends on Monday.

Possible National Weakness Because of Women's Enfranchisement

What is to be the effect of the enfranchisement of women upon our national policies? The instinct of women, if not by any inherent law at least by reason of her social experience and situation, is unquestionably more conservative and protective than that of men. Men have had to do and dare, build and destroy, march and fight. Theirs is, roughly speaking, the expansive, aggressive role. That of woman is in some degree passive. These are platitudes and subject to many modifications. All the same there are broad differences between the tendencies of the sexes which will express themselves in a nation's course of action, her policies, and institutions. If we have entered upon an era of highly organized aggression and intense international rivalry, if America must match itself against rivals whose aims and ambitions are to be supported by the unprecedented organization and concentration of all their resources and powers which we see in them now, we surely cannot afford to ignore the possibility that our own policies will be enfeebled, however noble the impulse and aims which effect enfeeblement may be.

It cannot be dogmatically predicted that the enfranchisement of women would produce a too fearful policy. Illinois women gave a majority for Hughes in the teeth of a fear campaign. The fortitude of American women has been proved in every crisis of the nation's life. The pioneer woman was the nameless heroine of our history, facing with resolution the

perils of the wilderness, bearing patiently the sorrows and losses of our wars, sending forth sons and husbands unflinchingly when the day of trial came. The consideration of the policy of enfranchisement must take all this into account. Nevertheless in the period we are entering we cannot afford to shut our eyes to the differences that do exist between the woman's spirit and that of the man, to differences of standards and emphasis, and to the consequences which may arise from the modification of our policies in the direction of the woman's point of view.

If enfranchisement were to be universal, if the most militant peoples were to accept it, there would be little question of the beneficent result upon international relations and the course of human progress. The woman should be able to mold more directly the affairs of mankind and inevitably will do so. Meanwhile both men and women in America ought to consider—for both are concerned—the immediate possibilities of enfranchisement in America while the nations are organized as they are. In a period of militant struggle strength in the man's sense more than strength in the woman's is a necessity.—Chicago Daily Tribune.

The National Surety Co. again leads in the amount under one bond accepted by the treasury department of the federal government—\$688,836.

The greatest enemy of the "workingman" is the professional agitator.

Work and its rewards are the only things worth while.

The Jefferson Fire of Filly is preparing to resume.

Deaths Caused by Firearms

The United States census figures bring out the astonishing fact that during the year 1915 firearms caused more deaths than railroad accidents, more than five times as many as street car accidents, nearly as many as railroad and street-car accidents combined, and more than twice as many as automobile accidents. The total number of deaths due to the use of firearms in the registration area in 1915 was 7,994, corresponding to a rate of 11.9 per 100,000. Of these deaths, 3,608 were suicides, 2,885 were homicides, and 1,501 were accidental (including those concerning which the status as to suicide, homicide, or accident was in doubt). The suicidal use of firearms has increased from year to year since 1913; the frequency of accidental deaths due to their use shows a slight decline during recent years; and the homicidal use of firearms shows a decline as compared with 1913 and 1914 but an increase as compared with 1910, 1911, and 1912. No separate data as to homicides by firearms for the years prior to 1910 are available.

What Irrigation Has Done for the West

Washington, D. C., Nov. 28.—Practically all agricultural products can be grown more successfully on irrigated lands than on those which are not irrigated. More than that, the average production per acre on irrigated lands of almost every agricultural product exceeds that of non-irrigated lands by from 10 to 50 percent, according to the nature of the product.

This is reported by the Committee

on Statistics and Standards of the Chamber of Commerce of the United States. According to the committee, of which A. W. Douglas of St. Louis is the chairman, irrigation is in fact the most intensive and highest known form of modern, scientific agriculture. The crops are practically assured, save in such contingencies as the damage that comes to fruit from frosts and freezing. There are no devastating droughts nor destructive rainfalls to contend with as in humid lands. It is even asserted that there are fewer insect enemies as a whole because, it is said, the surrounding desert offers no harbor of refuge nor breeding place for such pests.

Area Under Irrigation Has Grown Steadily

An idea of the growth of the area under irrigation is revealed by the National Chamber committee in the following figures:

Number of Farms Irrigated in the Arid Regions—

1889	54,136
1899	107,489
1909	158,713

Acreage Irrigated in the Arid Regions—

1889	3,631,381 acres
1899	7,518,527 "
1909	13,738,486 "

The total value of crops raised on irrigated land was \$181,617,496 in 1909. At present the area under irrigation is estimated at fifteen million acres, with the possibility in time of increasing this to fifty million acres.

The Loyal Order of Moose in Alabama must pay the widow of a member \$18,000 for the accidental death

of her husband while "riding the goat." Good insurance, if collected.

Securities in Smaller Denominations

The commuter with a \$100 share in the railroad on which he commutes will cease to write letters to his Congressman if his train is a bit crowded and happens to be a few minutes late some winter morning; or the man with a \$100 share will have a little more good will towards the telephone company when he calls up his home, with his wife, children and servants all out and gets no answer.

The original purpose of stocks and bonds was to give those active in a business the benefit of the capital of those not active, and to give those inactive an opportunity for profit by the investment of inactive funds.

But with the holdings in the hands of a few these shares have become the pawns of gambling—their original purpose has been diverted.

With stocks and bonds in smaller denominations so that their holdings will be more diversified, their original function will be restored.

With more of the public interested in stocks through the possession of them there will be more public sentiment against stock gambling.

The gambler is the exception; for even now most stock and bond purchases are for the interest and not for the rise in price.

With securities in smaller denominations there will be less corporate control in the hands of a few; corporations will become more honest in their stock transactions, for we are all beginning to learn that honesty, the recognition of mutual selfishness, is

the only policy in dealing with the public.—Cottrell's Magazine.

Criminal I. W. W. in Australia

Members of the I. W. W. are behaving in Australia as in America. We read in the Australian Insurance Record that twelve men are under arrest in Sydney on a charge of treason, of conspiring to burn and destroy shops, with intent to declare war against the king; that they phosphorous and deposited the same with inflammable materials in buildings. The purpose of these I. W. W. was to coerce the government in respect to conscription. The fires were discovered over the period from June to September. Attempts were made to set fires simultaneously in various parts of the city. These wretches followed the same general plan as their fellows in California. Lots were drawn to see who should carry the phosphorus package into the selected shop. The arsonious formula had been brought from America. The fires, if successful, would have thrown thousands of men and women out of employment. The accused men are now being tried.

Swamp Lands

California has 3,420,000 acres of swamp lands, out of Uncle Sam's 79,005,023. Florida has 18,560,000 acres.

Victim:—What has happened? Where am I?

Doctor:—You have been seriously injured in a trolley accident, but cheer up—you will recover.

Victim:—How much?

Highest suicide rates are in San Diego, San Francisco and Sacramento, Cal., where life is most desirable.

A MODEL OF BREVITY

We reproduce, in the adjoining column, Finnigin's "Last Repoort," and the occasion therefor, as pleasingly presented by that jolly man, Gillilan. We do this "with malice aforethought," having in mind the making of many long "papers," "speeches," and "raypoorts" at sessions, annuals and banquets of insurance men and other good fellows.

Is it not admirable, this model letter of the section boss, Finnigin, to his superior, Flannigan, telling the whole story of a freight-train wreck in just six words?

Was there ever a finer model of brevity and clearness than this?

Muster Flannigan

Off agin,

On agin,

Gone agin.

Finnigin.

THE COAST REVIEW

From Oregon:

"My wife says she is sure I have brains because I enjoy reading The Coast Review."

From London:

"We receive many insurance journals from all parts of the world, but I enjoy most of all The Coast Review of San Francisco."

From California:

A special agent writes: "Today a local agent pleased me by drawing from his desk a copy of the good old Coast Review and saying — 'I receive three insurance journals but this is the best, for I have use for every copy; it helps me in my business.'"

WHAT WOULD YOU DO?

Suppose, for a moment, that a fire breaks out in your house tonight, while you are asleep. The fire makes progress before you are awakened. You rise confused and shout "fire!" There may be plenty of time—but what will you do? What means are at hand for you to put out the blaze? Have you buckets or hose handy? Is water of easy access? Is there flour or sand within easy reach? Do you know where the nearest fire-alarm box is? Do you know how to telephone an alarm? What is the number?

"Do you believe it is unlucky to marry on a Friday?" "Why should Friday be an exception?" Puck.

HIS LAST REPORT

By S. W. Gillilan

Superintindint wuz Flannigan;
Boss av the siction wuz Finnigin.
Whiniver the kyars got offen the thrack
An' muddled up things t' th' divil an' back
Finnigin writ it to Flannigan,
Aftther the wrick wuz all on agin;
That is, this Finnigin
Repoorted to Flannigan.

Whin Finnigin furst writ to Flannigan
He writed tin pages, did Finnigin;
An' he tould jist how the smash occurred;
Full minny a tajus, blunderin' wurrd
Did Finnigin write to Flannigan,
Aftther the kyars had gone on agin.
This wuz how Finnigin
Repoorted to Flannigan.

Now Flannigan knowed more than Finnigin;
He'd more idjucation, had Flannigan.
An' it wore 'm clane an' complately out
To tell what Finnigin writ about
In his writin' to Muster Flannigan;
So he writed back to Finnigin:
"Don't do such a sin again;
Make 'em brief, Finnigin."

When Finnigin got this from Flannigan
He blushed rosy rid, did Finnigin;
An, he said: "I'll gamble a whole month's pa-ay
That it will be minny an' minny a da-ay
Befoore sup'rintindint, that's Flannigan,
Gets a whack at this very same sin agin;
From Finnigin to Flannigan
Repoorts won't be long agin."

Wan da-ay on the siction av Finnigin
On the road sup'rintinded by Flannigan,
A rail gave way on a bit av a curve
An' some kyars went off as they made the swerve.
"There's nobody hurted," sez Finnigin,
"But repoorts must be made to Flannigan."
An' he winked at McGorrigan,
As married a Finnigin.

He wuz shantyin' thin, wuz Finnigin,
As minny a railroader's been agin,
An' the shmoky ol' lamp wuz burnin' bright
In Finnigin's shanty all that night—
Biling down his repoort, was Finnigin!
And he writed this here: "Muster Flannigan,
Off agin, on agin,
Gone agin—Finnigin."

IRONY

Men who have iron in their blood usually prove that it is scrap-iron.

THE EXPENSIVE TOWN

The town is the fire-place whither the living fuel from the country is brought and devoured; it is to keep the present social machinery at work, it is true, but in the long run the fuel will prove too dear, and the machine come to a standstill. The society of the future will not need this machine in order to work or they will be more sparing of the fuel. But it is a mistake to conjecture the needs of a future state of society from the present one.—August Strindberg.

THE FIRST ACCIDENT INSURANCE

I was born with a caul, which was advertised for sale in the newspapers, at the low price of 15 guineas. Whether sea-going people were short of money about that time, or were short of faith and preferred cork jackets, I don't know. All I know is that there was but one solitary bidding, and that was from an attorney connected with the bill-broking business, who offered two pounds in cash and the balance in sherry, but declined to be guaranteed from drowning on any higher bargain. Consequently the advertisement was withdrawn at a dead loss—for as to sherry, my poor dear mother's own sherry was in the market then—and ten years afterwards the caul was put up in a raffle down in our part of the country, to fifty members at a half a crown a head, the winner to spend five shillings. I was present myself, and I remember to have felt quite uncomfortable and confused at a part of myself being disposed of in that way. The caul was won, I recollect by an old lady with a hand-basket, who very reluctantly produced from it the stipulated five shillings, all in half-pence, and two-pence half-penny short—as it took an immense time and a great waste of arithmetic, to endeavor without any effect to prove to her. It is a fact which will long be remembered as remarkable down there, that she was never drowned, but died triumphantly in bed at 92.

I have understood that it was to the last her proudest boast that she had never been on the water in her life, except upon a bridge; and that over her tea (to which she was extremely partial) she to the last expressed her indignation at the impiety of mariners and others who had the presumption to go “meandering” about the world. It was in vain to represent to her that some conveniences, tea perhaps included, resulted from this objectionable practice. She always returned, with greater emphasis and with an instinctive knowledge of the strength of her objection, “let us have no meandering.”—“David Copperfield.”

CALIFORNIA 1915 PREMIUMS AND LOSSES

Following are summaries of the premium receipts and losses and claims paid in California during the past year. Of the 23 kinds of insurance, 10 report smaller premium receipts than in the previous year.

	Premis.	Losses
Fire	\$16,357,709	\$7,910,765
Mutuals	136,430	100,419
Interinsurance	341,885	102,143
Marine	3,152,540	1,641,964
Automobile (and Auto Prop. Damage)	1,311,832	484,178
Accident and Health	1,973,000	912,888
Life (Ordinary)	20,789,182	8,668,950
Life (Industrial)	2,500,160	671,221
Life (Fraternal)	3,200,950	2,170,170
Life (Assessment)	288,154	302,000
Liability	1,228,842	395,586
Workmen's Compensation	1,263,966	1,756,751
Workmen's Collective	85	461
Fidelity and Surety	983,834	343,373
Plate Glass	198,053	57,003
Burglary and Theft	180,345	57,250
Boiler and Machinery	54,940	456
Mortgage	195,296	12,785
Medical Defense	19,885	5,100
Sprinkler	5,770	2,863
Credit	28,045	16,029
Live Stock	3,589	2,821
Title	936,493	6,322
Grand Totals	\$55,150,985	\$25,621,498
Fire Totals	\$16,836,024	\$ 8,113,327
Life Totals	\$26,778,446	\$11,812,341
Liability-Compensation Totals	\$ 2,492,893	\$ 2,152,798

Glens Falls Sparkling Spray

Mark Twain said in closing an after-dinner talk, "My share in this affair is none the less serious because I talk so much nonsense, and I know I can say the same for the other speakers."

Our country may sometime be in danger of too much militarism—on the part of other countries.

An old rural insurance agent published the following item in a local paper: "Burglars entered our house Monday night, and to the everlasting shame of the community for whose welfare I have labored for thirty years and some of whom my ministrations have saved from bankruptcy and poverty, be it said, they got nothing!

"If long over-due premiums had been paid me I might have been spared this humiliating mention."

"Our pastor," said a go-to-meetin' insurance man, "has two faults—he preaches so long that I can't keep awake and so loud that I can't go to sleep."

"Do I call my machine an automobile, or a motor car? I call it either when it runs all right, but when it doesn't I have called it other names."

The Glens Falls premium receipts for the first nine months of the current year are handsomely larger than for the same period of any other year in the company's history.

Editor Brown of the St. Louis Republic in his address at the recent Northwestern Association meeting said: "Legislation is often based upon the mistaken idea that fire insurance is a commodity like sugar or calico, and that while law against merchant combinations is a law of sense and rule of reason, the same against insurance is a law of nonsense and rule of lunacy."

It isn't so important that all think alike as that all should really think.

A man with a stable mind ought to have horse sense.

It couldn't have been an insurance convention, but a gathering of some sort, when a speaker poured words upon a subject of which he had some ignorance. One of his hearers said it was like Voltaire's cynical

mention of doctors as "those who pour drugs, of which they know little, into bodies, of which they know less."

A special agent had been riding in a stuffy smoking car and when the train stopped at a station he went out on the platform and took deep breathing of the fresh, delicious air. In his enjoyment he said to a brakeman, "Isn't this invigorating?"

"No, sir," was the reply, "this is Conshohocton."

This intended compliment was probably received inversely to intention: "No, madam, I wouldn't take you to be older than you are, for I am sure you are not as old as you look."

"Above all things," said the speaker on Fire Prevention, "if your clothing catches fire, keep cool."

Christmas is coming—buy and buy!

It seems a bit funny when a man takes out a straight life policy covering a kind of life he does not lead.

It is cheaper to clean up than to burn up.

An unfortunate stockholder in a young fire insurance company which made the acquaintance of a receiver sooner than the average, remarked: "It lasted quick!"

Colorado Insurance Report

"Thirty-fourth Colorado Insurance Report 1916," at the top of the round back, and at the bottom, "For the Year Ending December 31, 1915." Which tells the story. This annual reached us on November 27, and on the same day came a letter from Commissioner E. R. Harper, calling our special attention to one feature of his report.

The Colorado idea is a good one. At the recent Insurance Commissioners' Convention Mr. Harper offered a resolution recommending that each state issue a restricted report, giving complete statements of its own companies and summaries of the statements filed by the companies of other states. In this report he has set the good example of economy and service.

Every non-resident company's statement summary occupies just one page, and gives

all the required or useful official information. Turning to the report of Colorado we find it is so thorough as to require thirty-two pages—a complete transcript of all transactions and resources. Even the balances carried in each bank on the last day of each month of the year are made public; also all mortgages, bonds and stocks, owned, acquired and disposed of, and all loans made, increased, decreased and discharged.

Mr. Harper's idea is so good, as it prevents much needless and ridiculous duplication, and saves money to the state, that we heartily endorse it, and venture to hope that other state insurance commissioners will publish similar abbreviated statement summaries.

The Office Girl

One of our pleasures is visiting the offices of our agents, and as active agents cannot be in their offices all the time, nor much of the time, the first greeting is often from the lady assistant, or "office girl," now such an important and useful first and continuous aid in most agency offices. Her cheerful and usually smiling "Good morning," or "What can I do for you?" serves as an amiable and affable initiative, as pleasant to calling clients as it has been to us.

Many experiences of this kind have compelled an appreciation of the value of this office factotum—for she does all sorts of office work, is familiar with details and is the index-card memo of what was done yesterday and what should be done today and tomorrow.

About the first indication of her influence is likely to be observed in the cleanliness, neatness and brightness of the office, and that is no small matter. Women won't abide the dust and dirt and slovenliness which some men permit to encumber the attractiveness of their office home. These "assistants" are often responsible for the important pleasant first impression one gets on entering some offices.

If you stay long enough you will find how dependent the "boss"—if the agent really is that—is upon his helper for information about office matters which you think he

should know for himself. Having a reliable assistant breeds the habit of depending upon her.

She writes policies and reports and letters to clients and companies, meets callers, makes collections, invents excuses and even takes blame on her employer's account. She solicits business, smooths out ruffled special agents and disgruntled clients, all with the tact and felicity of feminine grace. Sometimes they assume to be an important factor in the office, and they usually are whether they assume it or not, often the more so when not assuming.

These women are an unheralded numerous factor in the personnel of our business and have contributed to our pleasant memories of many calls at agency offices. — Glens Falls Now and Then.

Life Policy Privileges—Changes in 50 Years

In these days when the cost of everything seems to be steadily increasing, it is interesting to know that there is at least one thing which has been growing steadily cheaper for the last fifty years—life insurance. That is to say, you are getting far more for your money nowadays than policy holders did a century ago. Fifty years ago restrictions as to travel were very severe, a trip even to Florida or southern California or to the Canadian Rockies voiding the policy, but nowadays it is no more dangerous to travel over the entire United States than it was formerly to travel within what was described as the "settled limits" of the country, and the right to travel is absolutely unrestricted.

Policies are now issued to applicants in many occupations which were formerly excluded. A quaint clause in the old policy was "This company does not assume the risk for death from hostile Indians," and voyaging on the high seas in any manner was taboo.

Fifty years ago the insured could not perform any military or naval services; nowadays he is free from any such restrictions after one year.—Mutual Life Quarterly.

Doubt your neighbor as yourself.

Government Estimates of Population of the Pacific West

State	Jan. 1, '16	Jan. 1, '17
Arizona	251,422	259,666
California	2,893,465	2,983,843
Colorado	948,930	975,190
Idaho	420,291	436,881
Montana	452,774	466,214
Nevada	104,732	108,736
New Mexico	403,600	416,966
Oregon	822,615	848,866
Utah	429,191	438,974
Washington	1,502,632	1,565,810
Wyoming	176,853	182,254
Alaska	64,795	64,873
Hawaii	213,821	217,660
	<hr/> 8,685,121	<hr/> 8,965,933

Poetry Runs in the Cunningham Family

From the Adirondacks float poems of which the following is a sample, signed H. Cunningham:

I came to R. worn and slim,
But now I'm fat and full of vim.
Two score of pounds I now have gained,
With solid flesh that is retained.
My head is clear, my eyes are bright,
I have a horse's appetite.
The food I used to nibble so,
Now vanishes with great gusto.
I scorn the freeze and bitter cold,
Because this life has made me bold.
I feel so jolly well renewed,
That I'm ever in a tranquil mood.
I think by next St. Patrick's day,
I'll make my way to San Jose.
And this experience as my guide,
Will keep me on the sunny side.
I'll settle there and be content,
To curb my wild romantic bent,
I'll tread the straight and narrow path
As I don't want no aftermath.
Your birthday card did make a hit,
And I must thank you now for it.
Your letter too of keen regret,
I do appreciate it yet.

LEGAL.—Bill of lading clause, page 795, November. Liability attaches when policy provision is later complied with, page 795, November. First policy is canceled, as ordered, when new policy issues, within the

five days, November, page 792. Condone-ment by continued employment releases local agent's surety, November, 798. A paid-up fire policy ruling, November, 814.

California November Bank Clearings

	1916	1915
San Francisco	\$360,537,957	\$273,489,742
Los Angeles	118,218,000	96,974,929
Oakland	20,091,708	17,037,113
Sacramento	13,008,672	10,858,611
San Diego	9,233,719	8,891,730
Fresno	11,120,913	7,198,893
Stockton	8,522,565	5,141,177
San Jose	5,639,977	4,010,020
Pasadena	4,510,315	3,841,199
Bakersfield	2,717,711	1,675,702
Santa Rosa	1,355,035	1,041,657
Long Beach	2,713,556	2,241,818

Piers Not a Part of Foundation

In *Boskowitz against Insurers*, ap. div. N. Y. sup. court, to recover \$43,457, the defendants lost. The policies excepted from application "cost of excavations and foundations." Loss was payable to Boskowitz as trustee. Trial judge directed a verdict for the plaintiff in the full amount. Five companies were interested.

The exclusions of liability were in the rider. The question at issue was, Were the piers a part of the foundation? Judgment below affirmed with costs.

In Our Museum

An American who does not own and does not want to own an automobile.

A local agent whose business comes unsolicited.

George Washington was a member of Friendship Fire Co. of Alexandria, Va. In 1775 he bought a hand engine in Philadelphia and presented it to his fire company.

Marine Losses in June—Steam—2 German, 4 American, 24 English, 1 Belgian, 1 Danish, 2 Spanish, 3 French, 2 Greek, 2 Hol-landish, 11 Italian, 3 Japanese, 9 Nor-wegian, 4 Portuguese, 1 Russian, 4 Swedish; total 70. Sail—4 American, 6 English, 4 French, 13 Italian, 1 Norwegian; total, 28. Grand total, 98, as against 150 in June of 1915, and 48 in June of 1914.

Effectually Disabled As if He Could Do Nothing

A suit in the Essex county circuit court, N. J., by Rudolph Gross against the Commercial Casualty Co. of Newark, was based upon the following facts:

Suit was brought upon a policy covering accident and health at a premium of \$60 per annum, which the assured had paid for a period of about five years, and which policy provided that if the assured should, by reason of disease or illness, which continuously prevented him from performing any and every kind of business pertaining to his occupation, and necessarily confined him to the house, he was to receive \$25 per week, and if he was wholly and continuously prevented from performing any and every kind of business pertaining to his occupation, but not necessarily confined to the house, he was to receive three-fourths of the said amount per week, or \$18.75 per week.

The assured brought suit for the sum of \$778.50, together with interest thereon from December 7th, 1915. This amount was arrived at as follows:

The total disability confinement to the house, covering a period from January 4th, 1915, to January 20th, 1915, amounting to \$60.75, and 260 days of partial disability, making a total of \$778.50.

The case was tried before a jury, which rendered a verdict in favor of the assured as against the Commercial Casualty Company, to the sum of \$822.35, together with costs. The only defense that was offered at the trial of the case, that was worthy of any consideration, was that the assured, after the seventh day of March, 1915, had been at his office, and had dictated some letters and attended to some minor details in connection with his employment, his occupation having been described in the application, as office duties and traveling only, and it appearing in evidence that his office duties were intimately connected with the traveling that he did, and that his traveling compelled him to go very frequently to other cities within a radius of about 250 miles from the city.

The assured's contention was that this was partial disability, and within the meaning of the policy, but the court held that he was not able to prosecute his business unless he was able to do all the substantial things necessary to be done. If the prosecution of the business required him to do several acts and perform several kinds of labor, and he was able to do and perform only one, he was effectually disabled from performing his business, as if he could do nothing required to be done.

The assured suffered from a sickness known as phlebitis, which is an inflammation of the viens of the foot.

Heavily Insured

Dennis Searles, who was killed by the plunge of his automobile over a cliff in the Big Basin district of California a few days ago, is said to have carried \$30,000 accident and over \$100,000 life insurance. To pay his last life premium he borrowed money from the insurance agent who had written the application.

The Life Ins. Co. of Virginia is increasing its capital to \$600,000.

There are 1,400 insurance agents and solicitors in Seattle. There will be fewer soon.

Cashier Daniels of the Norwich Union Fire has invented a fascinating war-trench checker game.

The impairment of the New England Equitable is \$538,308, more than half the \$1,000,000 capital.

Edward L. Hearn has resigned the presidency of the Casualty Co. of America. This is a sign.

It is announced that a Donati-like comet, streaming across the sky, will be seen next year in the high Northwest.

The Prudential reached the legal limit on new business early in November.

The modern tyranny: that of the majority—"the upper class of the future," in the words of Strindberg the novelist.

MISCELLANEOUS

A Liability Claim and Adjustment Frankfort General Loses on Appeal

The injured employee demanded \$250 damages and the doctor's bills and pay for lost time. At different times the insured, the employer of the contractors, advanced all told, \$150 to the injured man, and notified defendant insurer's attorneys of this advance. The insurer's agent directed him to make no further advances to Westby, the injured employee, and he made no more.

Westby saw the Frankfort General's adjuster and asked him for the same indemnity as he had asked from Griffith, the insured owner of the building. The adjusting agent wrote the figures of the claim on the back of the statement made by W., totaling \$526.50, with a memorandum of \$150 advanced.

Compromise Offer

The agent then offered \$100 damages instead of \$250 claimed. This offer the injured man refused to accept.

Three days later the insurer's claim agent sent for the injured man, Westby, who testified:

"He asked me if I felt any different, or if I could do a little cheaper—I don't know for sure how he said it. I said no; I wanted the same as I asked for the first time. Q. What did he say to you then? A. 'Well, come in here, and we will settle.' And he took me into the other room—where Murphy was. They produced a paper, the release that had been prepared for Westby's signature, and as he could not read it, read it to him and gave him a check for \$376.50. Q. Then what did you do next? A. Well, Murphy cashed the check and gave me the cash. Q. Yes; what was said at the time? A. I asked him before I signed my name if he was going to settle everything there was against me. He says, 'Yes, and this money is all yours,' he says."

The claim agent admitted, on cross-examination, that Westby told him he had already received \$150 from the insured, Griffith. The claim agent was asked:

"Did you tell him he would have to pay out of the \$376.50 any expenses incurred? A. I did not." Q. You testified that you specifically called the attention of Westby at the time this settlement was made that the \$150 that Griffith had advanced didn't concern him? A. No; I wouldn't put it that way. He specifically called that subject to my attention, and that is what I said. I didn't go out of my way to say that. It came up naturally in answer to his question, and I didn't put it quite as you state. He simply says, 'What about this \$150 that Griffith has

paid me,' and I told him that that was a matter that had nothing to do with this settlement. Possibly I might have used the expression you used, it didn't concern him—I don't know how I put it."

In his letter to the Frankfort General the claim agent wrote:

"I believe there is no good reason for reimbursing the assured (Griffith) for the \$150 lost time he paid to Westby and \$50 lost time paid to Olson, and understand from your telegram of the 26th that you think likewise. The payment of this lost time did not help matters at all, but on the contrary tended to make the claimant more arrogant and independent in our negotiations for settlement. I found it absolutely impossible to get either of them to reduce his offer a cent."

Deceived by Company Adjuster

The court said:

The jury could conclude from the evidence that the claim adjuster knew that Westby believed the \$150 would be paid in addition to the amount that was paid him, and was deceived and misled into accepting the money from the agent under the belief that the \$150 advance with other bills pending would also be paid by the company. Westby had refused the same settlement, \$100 and for full time, at the first interview. The agent knew this when at the opening of the next one, three days later, he asked if he could not settle cheaper than his original demand, and on Westby's statement that he would not take any less, says, "Well, come in here and we will settle," almost the equivalent of a statement that he would settle at the amount demanded, which included the \$150 item to Griffith, as the claim adjuster well knew, and when about to sign the release the agent admits Westby asked him a question, "What about this \$150 that Griffith has paid me?" while Westby says he asked "if he was going to settle everything there was against me," and to which the agent replied, "Yes, and this money is all yours," which could be well taken as an assurance that this amount paid was for Westby, while the others, Griffith among them, would be paid. And the subsequent report of the agent that day to his company that, "I found it absolutely impossible to get either man to reduce his offer a cent," impeaches his testimony

wherein he would have the court believe (as it must conclude if defendant prevails) that Westby did actually cut his claim \$150 and accept the amount offered him in the first interview, at that time promptly rejected. Only one offer was made, so there can be no confusion on what offer was meant in that report. There was sufficient testimony to go to the jury on this question.

Company Criticised

The insurer must pay Griffith or repudiate in toto the settlement with Westby. It can not avail itself of a favorable settlement with Westby, relieving itself of liability on its insurance contract, and at the same time assert that the money it retained by its agreement with Westby shall not be paid to Griffith, to whom it agreed with Westby to pay it, simply because it had a defense and possibly could have avoided its obligation to pay anything because of Griffith's advances.

Any right to interpose such a defense was waived when it settled Griffith's liability to Westby, and thereby recognized its liability under the insurance contract by performing its contractual responsibility thereunder. It had the option to waive the effect of the advance, and did so by settling under the policy the liability of Griffith to Westby.

This lawsuit was born in the agent's deception of Westby and in his report to his company, encouraging refusal to pay Griffith.

Judgment is affirmed.—Griffith v. Frankfort General Ins. Co. 159 N. W. 19.

Would it be quite proper to speak of a Butte man as a Butter?

The new addition to the home office building of the Pacific Mutual Life Ins. Co. is completed and occupied.

French fire companies are: Generale, Phenix, Nationale, Union, Soleil, France, Urbaine, Providence, Aigle, Patermelle, Confiance, Abeille, Monde, Fonciere, Metropole. The Union appears to be the leader. As compared with 1914, there has been some decline in business and in losses.

Life Insurance Money is Refused

Two beneficiaries of a policy in the Bankers Life Company of Des Moines will not accept the money to which they are entitled. They are members of a Mennonite colony in South Dakota and they believe in the reciprocal laying of feet but do not believe in life insurance. One of the tenets of their faith is non-resistance, but, paradoxical as it may seem, they are resisting an effort to pay them the life insurance money which their son wished to leave them. The son, evidently a backslider from the true faith, made his parents the beneficiaries of one of his life insurance policies. Following his recent death it developed that the Des Moines company's money was not acceptable in the sight of the Mennonites. They declare that life insurance is a wager on life and death and that they consider the life insurance left them by their son as "blood money" on his head. They absolutely refuse, therefore, to take the money and the Bankers Life Company faces the difficult proposition of determining how it should be disposed of.

H. E. Wilson, the general manager of the Northern Assurance Company in London, is to retire at the end of the present year, after 51 years' service with the company, 22 years of which have been spent in his present position. To fill the vacancy the directors have appointed John Robertson, at present resident manager at the Aberdeen head office of the company, and Herbert Gayford, at present secretary to the London board, to be joint general managers of the company from the date of Mr. Wilson's retirement.

The Union Central Life \$2,000,000 stock dividend decision by the state insurance commissioners will be made public this month.

The American people—that is to say the independent vote, now with this side, now with that—having decided who shall distribute the federal plums next year and later, it is already time to forget it, and prepare for "the rainy day" to come.

ACCIDENTS OF TODAY MUST BE PAID FOR BY THE INDUSTRIES OF TOMORROW

[From Special Report by Washington Auditor of State]

The provision of the law which provides "Any deficiency shall be made good *out of*, and any balance or overplus shall *revert to* the accident fund," completely does away with the chance of the industries of today providing for the accidents of today. There should be set aside a materially increased amount for all new pensions, and also an immediate call made for a sum of over \$500,000 in order to make the present reserve care for the accidents of today. From October 1st, 1911, to December 31st, 1915, we have some definite results from which we can form an opinion of what may be expected from sub-normal lives, and also from remarriage of widows. Of the amount set aside as reserves, $9\frac{1}{2}$ percent has been returned to the accident fund. With about a 34.85 percent shortage to start with, a safe estimate would be that the required amount could have been discounted 10 percent. This cannot, however, be taken advantage of now, as the unrequired amounts resulting from deaths and remarriages *have been* or will be *returned* to the accident fund, as required by the present laws. A natural selection of *long life risks* is being made by this process. To show the effect of life expectancy risks, an example worked out from a claim on file which is still being paid is herewith given: Note the time at which the money has already been exhausted, the present overpayment, and the time still to be paid should the pensioner live out his expectancy. The accuracy of the expectancy of life as applied to this class of *preferred* risks is accepted.

GENERAL AGENCIES THRUST FROM THE THRESHOLD

The casualty business is staggering under high loss and expense ratios, but efforts to bring both down to proportions which will permit a profit meet with persistent opposition. The policyholders are opposed to increased rates and the agents are equally opposed to any reduction in commissions. This state of things, however natural and unavoidable, helps state insurance schemes. The state advocates declare that they can and will reduce both. The San Francisco and Oakland papers have been giving space to the recent elimination of casualty general agencies in the flourishing "across-the-bay" city, a five-cent ride from the metropolis. Thereby the additional general agency expenses eight miles away are saved, and likewise thereby the welkin is rung by the clamorous ex-general agents who are thrust out in the cold.

THE compensation rating board in New York has issued the new standard form of employers' liability and workmen's compensation policy, providing liability limitation to a separate undertaking, as a particular contractor job on properties and enterprises of separate locations.

**Casualty Co. America Assets
Rejected by N. Y. Ins. Department**

This company became impaired by the non-admission of the following assets by the examiners of the New York state insurance department:

Collateral loans	\$ 45,000
Book value of bonds and stocks in excess of market value	47,133
Premiums in course of collection effective prior to June 30, 1916	428,621
Bills receivable	10,241
Reduction of equity in New York Excise Reinsurance Bureau	19,344
Reduction of equity in Workmen's Compensation Reinsurance Bur'a	11,599
Advances to agents	113,871
Individual sundries	74,681
Advances to H. O. employees	1,074
Western branch (Casualty Company of America)	3,664
Pacific Coast Casualty Co. balance	50,464
Bonding Co. of America	500
Exchange checks	16
Equity in deposit of Pacific Coast Casualty Co. with California Dep't	75,028
Securities held under Blair-Cambria Coal Company agreement	302,900
Re-insurance on losses due from other companies	12,051
	\$1,196,188

The Casualty Co. of America is levying \$5 (50 percent) a share on its stockholders, reducing the \$750,000 capital to \$375,000. This will give the company time to issue new stock and restore the capital to \$750,000.

The Mexicanized state of North Dakota will adopt compulsory state hail insurance and compel every farmer to support the politicians.

Exit the Prudential Casualty, which is consolidating with the Chicago Bonding & Surety Co. The latter name will be retained.

The Massachusetts Bonding Co. has discontinued liability and workmen's compensation business.

**Pacific Coast Casualty
Receivership**

Federal Judge Van Fleet, San Francisco, will next week appoint a receiver for the Pacific Coast Casualty Co. The receivership has been expected ever since the "office" and books of the company were removed to New York city.

Several politicians are candidates for the position of receiver. A business man should be named.

Fatalities Due to Industrial Accidents

Present conditions not only produce irreparable waste in materials, but in life and limb. The latest estimates, according to the National Chamber committee, indicate that in the United States each year there are about 25,000 deaths which result from industrial accidents. Over 4,000 of them occur in metal mining, coal mining and the lumber industry. In these three industries, with 1,400,000 employees in 1913 the number of fatalities was almost exactly the same as among railway employees, although there were 300,000 more railway employees. In the three industries in question between three and four men at an average in every thousand were killed in 1913. In other words, if a man remained in such an industry for twenty years his chances for being killed during the period would be one in ten.

The government supervision which the committee includes in its recommendation, it believes should occur through the Federal Trade Commission, which has facilities for coming to conclusions about the public interest in each case and about the methods of operation and their bearing upon proper conservation and utilization, as well as their efficiency in safeguarding life and limb.

The committee declares that its recommendation that there should be remedial legislation to permit co-operative agreements in those industries which involve primary natural resources, does not constitute a departure from the course of federal legislation. On the contrary it accords with the purpose of enactments of recent years.

LIFE INSURANCE

The Abstainer's Profit In Life Insurance

The discussion of the effect of alcoholic beverages on longevity is a very old one. Life insurance companies which limit membership to total abstainers have been organized in Great Britain and her colonies and in the United States, but we do not recall one of them still in existence. Other life companies have established departments in which the total abstainers are carried separately from the general body of policyholders, and receive refunds based on their lower mortality experience, if lower.

This is but just, for there is some evidence that of two groups of selected lives the total abstinence group has a greater expectancy of life. However, some companies have found that the difference is not large enough to warrant maintaining the two groups, as the average policyholder is not a heavy drinker, and leads a sensible and sanitary life.

The West Coast-San Francisco Life Insurance Company has a separate group of total abstainers among its policyholders, who will receive the benefit of any lower mortality experience. Refund of the mortality saving will be made every five years, in cash, or in equivalent paid-up non-participating insurance; subject to evidence of insurability, or in equivalent annuity for life.

The mortality statistics have real value only when all the facts are known. We have seen the figures which proved that the abstainers lived shorter lives, but the figures had no real value because the number under consideration was too small. This may be equally true of a group of moderate drinkers. One group may be composed of men of regular habits, regular hours, light employment, and freedom from accident hazards generally; and the other group may be exposed more to accidents, have harder work and financial worry, and be compelled to have irregular hours of eating, employment and repose. Any conclusion from the mortality experience of either of these

groups would be misleading.

If you are interested in this discussion, look about you, and recall the habits and untimely deaths of your friends and acquaintances. What hastened death? What has prolonged the lives of the survivors? Gluttony, moderation, abstinence, indulgence, boozing—or inheritance?

Learned physicians say that over-eating and over-drinking are alike the deadly foes of long life. Why, therefore, should not some enterprising life insurance company establish a separate department for policyholders who pledge themselves never to over-eat and never to over-drink?

Hon. Robt. Cox of A. L. I. P. Joins Metropolitan Life

President John R. Hegeman of the Metropolitan Life Insurance Company made the following announcement to the Metropolitan field force on November 28th:

"It gives us great pleasure to announce that the Honorable Robert Lynn Cox, general counsel and manager of the Association of Life Insurance Presidents, is to join the official staff of the company and has been appointed a third vice-president, the appointment to take effect when he can be released from his duties to the President's Association. The first duty of Mr. Cox will be the organization of a new division of the office, for the making of farm bond and mortgage loans. Mr. Cox's career and abilities are well known to the field force and we feel sure that they will welcome his advent into the official staff.

"Mr. Woodward, the third vice-president, becomes a second vice-president. Mr. Ayres, the fourth vice-president, becomes a third vice-president. Mr. Taylor, the fifth vice-president, becomes a third vice-president. Dr. Frankel, the sixth vice-president, becomes a third vice-president.

"Mr. George B. Scott has resigned his position as assistant secretary and becomes fourth vice-president of the company, and remains in charge of the Pacific Coast head office."

Wyoming

J. T. Kendall, Denver general agent for the Bankers Life Company of Des Moines, has been elected president of the Wyoming Life Insurance Company of Cheyenne, Wyo. He represents the interests which recently have acquired control of that company and succeeds William R. Schnitger as president. Mr. Kendall announces that the new management of the company will work to develop a strong and active life insurance company for Wyoming.

Endowment Insurance

The kind that is good for everyone who needs to save. And who doesn't? Particularly needed by salaried and professional people and by young people. Most of these have little prospect of saving money enough to be of consequence.

To save any definite amount involves the necessary time to save. But if the period is cut short the attempt fails. And who can say, in this world of chance and change, that the period will not be cut short? Under the endowment form of policy the desired amount is guaranteed at the end of a definite number of years if the insured is living, or immediately in case of death. This is the distinguishing difference between merely saving, as in a bank, and saving through endowment insurance.

Endowments serve a purpose in meeting certain requirements in a way equaled by no other policy.

For example, a man investing in real estate or buying his own house or other property—and the number of such is large—finds it necessary to mortgage his property.

He intends to pay off the mortgage in the future, but, as is well known, few mortgages are ever paid off.

Endowment insurance, with its small annual premium, allows the owner to accumulate the amount of the mortgage in a specified term of years, while, in case of his death, its maturity provides immediately the amount necessary to pay off the mortgage.

Again, no form of saving or insurance is comparable with an endowment as a means of guaranteeing an education of children.

If the insured lives it provides the resources necessary at the time when they are needed, while its protective feature provides the same immediately in case of death.

Again, endowment insurance is particularly suited to young people, whose early age makes the premium low. The policy furnishes not only a method of saving, so sorely needed by the youngsters of this day and generation, but insurance as well at a lower cost than a corresponding amount of insurance and savings acquired separately.

The use of endowment policies to provide sinking funds for businesses, old-age pension funds for individuals, and the establishment of endowment funds at many colleges and universities has been greatly developed in the last few years. The newspapers told last week of an endowment prepared for Columbia University by the graduating class of 1916. The class numbers 85 members, and they have insured 10 of their number for \$1,000 apiece on this plan, the fund to go at maturity to the University for some specified purpose, the premiums to be paid by the class as a whole, the dividends annually to be used for class dinners or meetings in the meantime. A wise and workable proposition that should come more and more in vogue in colleges and other institutions.—Thos. A. Buckner.

A large life agency is making much ado about protecting its agents from part-time agents' competition. With the principle of this restriction we are in sympathy. It seems entirely practicable in a large city, and to have merit, though it should not apply to brokers who give their whole time to insurance soliciting. The big agency referred to, however, does not, or says it does not, accept any business from brokers. As we have said before, this big agency chief is not sincere if he does not protect his "full time" agents from competition with each other—and we are sure he does not so protect them.

The New York Life had \$14,000 insurance on Jack London.

When a man tells you how to make money, do not buy of him.

SELLING LIFE INSURANCE

How to Start and How to Finish

I am going to tell you how I write life insurance. I told you almost the same story last year. I am going to tell you how I start and how I finish.

I am going to start from the front. The first thing I expect a man to say to me is "I don't want any life insurance." I know you don't want any life insurance. If you came out to me and said, "Please sell me some life insurance," I would know there was something wrong with you. I want you to listen to what I have to say. It is as easy for you to say no later as it is now.

There are four kinds of life insurance men that will call on you to sell you their proposition. The first man is going to make you rich quick. The second man that calls on you has got something for nothing. The third man is going to tell you how to save money.

The fourth man is I. I am going to eliminate all these things. I am going to tell you and instruct you on what a life insurance policy means to you and to your estate. I am going to analyze it for you. I am going to compare it with your other investments that you are going to buy. Suppose you are going to buy a \$5,000 piece of property, call it anything, and I am going to tell you that there is only one way that you can buy it and that is to pay \$5,000 for it, or promise to pay \$5,000 for it. You either put up the money or promise it. If you put up that \$5,000 cash and purchase that property with it, you have let go of that \$5,000. In other words, you have to pay for a \$5,000 piece of property and the interest on it as long as you live, and the interest is six percent or \$300 per year. No matter which way you turn your property is going to cost you \$5,000 plus six percent interest, or \$300 a year as long as you live. This proposition of mine will do just as much for your family, it will increase and do just as much for your estate as any other

piece of property you can buy — costs you nothing but the interest, three four or whatever the percentage is.

We are all working to build up an estate. It is not a living that you are looking for, it is something to set aside for the people that you love and cherish. We are all working to create an estate, to accumulate a little each day. You will never miss what you are accumulating here because, instead of paying \$5,000 for the property and interest on it as long as you live, I ask you to pay the interest, not the interest but one-half the interest, three percent.

—

Any argument that he puts up then, I don't care what it is, helps me in a way because you have him coming. When he is paying attention to what you are saying he must believe you because there is nothing but truth in the proposition.

If a man says to me, I have no insurance, I don't want any insurance, and I won't carry any insurance, I tell him I know that you carry insurance because you just told me that you borrowed money when you bought this farm. How did you do it? You went to the banker and said, I want to borrow \$5,000 or \$10,000 or whatever the cost was, and the first thing the banker did was to ask you to insure. He said: "Give me your note." You gave him the note. That was insurance policy No. 1. Then he pulled out a mortgage and you signed that. That was insurance policy No. 2. Therefore you insured the banker and you would pay him live or die. Now No. 3 is what I want you to take, insurance so that your wife can pay if you live or die.

Here is another argument that I have used with success. Can you die and leave your family in the same condition that they are now? Did you ever stop to think what it costs a man to die? So much for a doctor's bill, maybe a hospital bill, so much for a nurse, somebody to work in your place. All those expenses. Is it right and just for you to take that out of her property, or is it just that you should start now and put it aside?

Another proposition is: If your wife were going today to buy something in the store for

you, your children or the house, would you say: No, you cannot have the money to do it. Now she is going to want those same things when you are not going to be here to tell her yes or no.

I always draw a picture of the \$5,000 just as big as the paper I am figuring on will permit me to do it. I keep pushing the \$5,000 and keeping the 3 percent away from him. Men that I know have come to me to sell insurance and have told me: You can save \$50 a year; this will only cost you so much money. To a clerk earning twelve or fifteen dollars a week \$50 a year looks like an elephant. I tell him: "You can buy this proposition (it will only cost you three percent to do it), and when you have paid for it twenty times it is yours—you can pay the interest on this twenty times just the same as you buy a piece of property and then it is yours."—Harry J. Lynch in *Bankers' Life Bulletin*.

There Is No Unanswerable Argument

First let me state that there is not a single argument against life insurance that cannot be promptly met and overcome by the truth if aptly applied. To be able to meet and promptly answer these objections in a convincing manner is to have a thorough knowledge of the business. In fact, an insurance agent's capital stock is his knowledge. I wish that I were able to place in your hands that power. Remember this, that the calling is one of the noblest professions, not a trade, and that to the beginner it is more or less chaotic.

He may have some well defined ideas, and the principal one I have generally found, is to make money. The beginner, also, is apt to consider the job a snap. He usually changes his mind, however, before the starvation period is past, and while it is true that the successful life underwriter makes big money, it is also true that he selected an occupation that is no snap, or that can prove successful without putting the very best he has into it. Like every other occupation, it has two ends to it—bottom and top, and it is well to understand and realize at first that the only road

to the top begins at the bottom. That is also true of any salesmanship profession. The very first step is to learn to depend upon yourself. One must remember also that business usually comes slow at first, but keep in mind that it is much more important to begin right than swift. If the beginner honestly sells a bill of goods, or an insurance contract, he has made a friend of the customer for himself and his company and thereafter has a helper, while he who has been deceived is from that moment an enemy both of the agent and the company represented. —Mark W. Waite, Portland, Or.

A Valuable Suggestion From a Successful Agent.—I carry several forms of life insurance policies in the company on my own life. Many a time I use one of these policies to illustrate to the insured the policy I am trying to sell him. I unfold the policy in such a way that he can see it is made out in my name and in the course of the interview I allude to the fact that it is my policy and that I use it because it gives a complete illustration. There is a great psychology in using it in this manner. It stamps upon the prospect's mind the fact that I believe in my own arguments; that I am selling him something that I have bought for myself. It is surprising how much weight it adds to the argument. —Travelers' Agents' Record.

Lord Roseberry said: "I would not be such a fool as to argue." Oh, the number of times I have been such a fool as to argue! Did you ever insure a man, or convert a man to your way of thinking in religion or politics, by argument? The argumentative tone of voice alone has killed many a case. Tell a man, "I want to show you the kind of policy you ought to have," in an argumentative tone, and he takes the defensive attitude at once. No man likes to have another come into his place and tell him things he ought to do. You can say exactly the same thing but in a different tone of voice, and you will have a different response. A well modulated voice is part of the art of

salesmanship. And so you can go on down the line of all the other elements and qualities that go to make the perfect salesman.—
E. A. Woods.

Canvassing

It is "a great thing," a privilege, to secure an audience with a busy man and an opportunity to submit a statement of the "bond" which you are offering him. The life policy is a bond inasmuch as it is a promise to pay a definite sum though at an indefinite time. The facts that it is paid for in installments and that its interest coupons are protection promises make it none the less a bond.

Regarding the audience as a privilege the canvasser should return the courtesy with pleasant manners, a pleasing dress and address, clearness of statement and brevity of time. Come to the point at once and ask for the signature on the dotted line. Give discreet attention to the prospect's talk and questions, but be guarded in your answers, for it is easy to inspire doubt or a wish for further consideration. If the prospect is interested, try for a larger policy; if he seems uninterested, dwell on the smallness of the daily cost and the variety of options.

Contribution to Surplus— Refund of Promotion Commission

Judgment of lower court giving Western States Life \$38,100 out of the estate of Arthur R. Briggs, deceased, was affirmed November 29 by the California state supreme court. When promoted, this company contracted with Pratt & Grigsby, the promoters, to sell its capital insurance stock of \$2,000,000 so as to net the company \$1,400,000. Briggs was elected president. He later demanded from the 22.5 percent of the promoters' profits under threat of resigning the presidency and balking their further efforts. These facts were subsequently divulged. Briggs collected from the promoters some \$40,000. About six years ago, the company, under its present management, sued the estate for the recovery of the commission refund paid its

employee, Briggs. The payment of this court award will be a welcome addition to the slender surplus of the Western States Life.

Will Soon Go on a Legal Reserve Basis

The Western Mutual Life Association, of Los Angeles, a step-rate assessment company that confines its business to members of the Masonic fraternity, is taking the necessary steps to go on a legal reserve basis.

Kimmel Disappearance Claim Settled—N. Y. Life Loses of Course

Jefferson City, Mo., Dec. 1.—The supreme court today sustained the verdict of the jury in the long drawn out George A. Kimmel disappearance insurance case holding that the man who appeared at the trial was not Kimmel who disappeared in 1898. The court reduced the judgment against the defendant New York Life Insurance Company from \$10,000 to \$6,985.67, because the policy provided for the payment of \$500 annually until the entire sum was paid.

The court held that Edna K. Bonesett, formerly Edna K. Kimmel, was entitled to sue for other payments as they came due.

The man offered by defendant company as the missing insured, a convict who had eyes of different color, though the insured Kimmel's eyes were of like color. The pretended insured could not recognize "his" relations, but the insurer for years resisted the claim of the sister beneficiary.

Charles Timblin, assistant general manager of Western Union Life, announces the appointment of these general agents: Chas. P. Brice of Los Angeles, formerly with the Great Republic Life, for Oklahoma, which state the company will open early in 1917; R. H. Davenport, formerly with the Amicable Life, for southern California, with headquarters in Los Angeles; F. B. Nickey of Orange, until recently with the Occidental Life, for Orange county, California.

Utah's per capita cost for state government is \$2.84; California's is \$5.55; the United States federal is \$12.50.

Pension Mutual Life Fraud

Group Insurance Nets Gambler \$50,000

A sensational case of juggling with life insurance by wholesale methods was revealed last week by the announcement in Common Councils that every time a policeman died the Pension Mutual Life Insurance Company under its group policy paid over \$2,500 to the Police Beneficiary Association and, instead of paying the money to the families of the policeman, returned \$2,400 to some unknown "philanthropist," who had paid the premiums. In each case the "philanthropist" donated \$100 to the Police Beneficiary Association.

As the startling revelations concerning the gambling with the lives of policemen followed a two weeks' exposure which the daily press had been making regarding the Pension Mutual Life deepened the mystery and confusion. Governor Brumbaugh, Mayor Smith, Insurance Commissioner O'Neil and Frank D. Buser, representing the Philadelphia Association of Life Underwriters, were cited in long newspaper interviews calling for investigations condemning such group insurance methods and urging the enactment of more strict insurance laws.—United States Review.

It transpires that Seth H. Whitley, agent for the Aetna Life, was the philanthropist who received the benefits of the scheme, netting him a profit of nearly \$50,000.

The Pension Mutual (now in trouble) paid 50 percent commission and received net \$71,466 premiums on the policemen's lives—but paid \$127,668 in death claims. The officials of the police association turned the money over to Whitley, who had paid the premiums. He gave the association \$6,653, a little over 5 percent.

IN USONA

The number of suicides reported for 1915 was 11,216, or 16.7 per 100,000 population. The suicide rate has not varied very greatly during the past ten years.

QUEER BUT TRUE

Suicides are fewest when the season or the weather is most dismal.

American Life Insurance In 1916

All indications point to a large increase in new business this year. The campaign for the election of the Chief Distributor of Official Plums did not lessen the flow of new premiums and commissions. Look for large totals.

General business conditions have favored. Outside of this Coast double eagles have sprung from the ground, from mines and factories; and the favorites of fortune have put a big deal of profits into attractive life insurance propositions. Life men on this Coast have done well but not so well as their fellows nearer the war fields.

Walked 40 Miles at Age 72

Richard H. Turner, of the Seattle agency of the Mutual Life, is an intrepid and active solicitor, long addicted to the strenuous life. He has been an agent of the company for a good many years, working first in the state of Maine, but for the last nine years in the state of Washington. On the 29th of October, in accordance with his custom of many years, he celebrated his 72d birthday by taking a long walk, just to prove that he was as good as when he was only 22. On the morning of that day he set out on a hike for Tacoma, which meant a walk of forty miles, and although he had to face a driving rain all the way he completed the journey in good time and was fresh and vigorous at the windup. On Monday morning he was as fit for his daily work as ever and appeared at his office in Seattle without a word about his achievement, just as though he had not accomplished a feat which few men of half his years would undertake.—Points.

Expected to Make Good

The Casualty Co. of America has discontinued all writings. Some 70 percent of the stockholders have responded to the assessment of \$5 per share. The remaining 30 percent will have their interests foreclosed. The company is paying claims. Action against the company is temporarily suspended.

FIRE AND MARINE INSURANCE

Settlement of the Forest Mills Claim—85 Percent of Insurance

An agreement between the Forest Mills of British Columbia, party of the first part, and the Lumbermen's Indemnity Exchange and Series B. Lumbermen's Indemnity Exchange, of Seattle, parties of the second part, and the Canadian Bank of Commerce, the party of the third part, as to the fire of April 4, 1915, the \$121,750 insurance on lumber, and the \$49,000 insurance on plant, a total of \$170,750.

Also that said loss be fully and satisfactorily settled by the payment of 85 percent of said policies, to wit, \$145,137.50; \$75,000 to be paid at once and \$70,137.50 to be paid within three months, whereupon all pending suits will be dismissed.

DEFENSES WITHDRAWN

The parties of the second part withdrew the defenses of arson and fraudulent proofs of losses and admitted that the fire was not set or procured to be set by the party of the first part or its management, and that said proofs of loss were not fraudulently made.

PLAINTIFF'S ADMISSIONS

The party of the first part admitted that the facts regarding said fire of April 4, 1915, and with regard to the amount of the loss, were such as to warrant the parties of the second part in making a full and complete investigation of said facts, and in justifying them from withholding payment of said loss until said full and complete investigation could be made.

San Francisco Fire Department Report

December 14th, 1916.

To the Civic League of Improvement Clubs and Associations of San Francisco.

Your committee on fire protection, fire department, and fire insurance begs to report as follows:

In the fire department we find that 21 pieces of new motor driven apparatus have lately been ordered, 6 to be paid for out of the purchase fund for 1914-15 and 15 out of

the 1915-16 fund, leaving still a small balance in the latter fund.

The new engine houses under construction are nearing completion as follows: No. 17 engine company's on Mint ave. near fifth street is 75% completed, No. 4 engine company's on Howard near Third st., to contain also No. 1 chemical and No. 1 water tower, is 85% and No. 8 engine company's on Pacific near Van Ness ave. to contain also No. 4 truck is about 90% completed. Plans have also been drawn for a new class C double house on 25th and Vermont sts. for engine company No. 37 and truck company No. 9.

Extensions to the high pressure system have just been made as follows: On Green street from Columbus ave. to Kearny st., thence north on Kearny st. to Filbert, bringing the pipes to the top of Telegraph Hill, also on Kearney st., south to Vallejo, then one block east on Vallejo st. to Montgomery and thence south one block to Broadway, this to give better protection to the Telegraph Hill section.

In order to better protect the frame apartment house district the system has been extended on Pine street from Jones to Powell st.

The factory and warehouse district has been improved by an extension of the pipes on First street from Folsom to Harrison st.

As we find that no further steps have been taken to inaugurate a complete system of fire inspection and prevention we can not too strongly urge the immediate attention of his honor the mayor to the matter, especially as the same can be accomplished without any additional expense, namely, by using the available spare time of the fire department employees.

Respectfully,

Gustav Trittenbach, chairman.

Varney W. Gaskill, an old time San Francisco and Oakland agent, at one time a city agent for the Union and its reinsurer the Alliance, died recently, after a long illness.

Jury Decides that a Broker Is Agent of the Company—Affirmed by Supreme Court

The final decision of the appellate division of the supreme court of New York in *Smith Lumber Co. v. Colonial Assurance Co.*, was given last week. The particulars of this case were given on pages 796 and 797 of the Coast Review for November.

A broker on this Coast sent a New York city firm a check for premium. This brokerage firm had been receiving credit from the insurer. The court ruled that a broker may be an agent of the insurer, and that under the New York policy tender of unearned premium must be made to affect cancellation; that the jury should decide whether or not the broker was agent of the company.

The appellate division, on new trial, affirms this decision. The plaintiff places a good deal of insurance in all sorts of companies and employs brokers. It paid its broker the premium; he transmitted the net amount due, as he understood it, to the broker firm in New York. This firm delayed final transmission. The insurer sent notice of cancellation; a few days later the loss occurred.

Under this ruling, every jury may be expected to decide that a broker is agent of the insurer as well as of the insured, and that payment of premium to the broker is payment to the company.

Long Beach Incendiary Fires

Long Beach, Cal., Dec. 12. — Attracted by \$65 in currency behind an aged clock in the house, an incendiary lighted a fire that consumed the house. The house was owned by John Shannon at Tenth street and Dawson avenue. \$1,100 insurance on the house and furniture. This is the third house in the neighborhood which has been set afire by incendiaries within three months.

Ventura, Cal.—The Ventura Co. Mutual lost \$1,500 on barn and \$1,000 on hay at Puente. The Los Angeles Co. Mutual lost the same amounts on the property.

President P. L. Hoadley of the American of Newark is recovering from a severe illness.

Letter From A. M. Best

New York, Dec. 8, 1916.

Editor Coast Review—

I was interested in your comment regarding the statement which I made in an address at Reading that I had refused to furnish lists of failed mutual companies. The context would have made the matter clear to you.

I explained that brokers and agents frequently come to us saying that they are in competition with some first-class mutual company and ask us for lists of mutual companies which have failed. As you doubtless know, such a list would be made up mainly of fake companies which never had any responsibility, and the use of a list of such companies in order to discredit some perfectly solvent and responsible concern would be nothing short of dishonest—hence our refusal.

I think so much of your good opinion that I wanted to set you right on this.

A. M. BEST, President.

Mutual's License Revoked

The Montana ins. dept. has revoked the license of the Merchants Mutual Fire Ins. Co. of Butte, because it has failed to pay \$11,000 overdue debts.

Salt Lake City, Dec. 12.—An attempt to reopen an investigation of the cause of the fire at the Liberty school was defeated by the board of education last night. The fire chief says faulty construction surrounding smokestack was the cause. The principal and the janitor told conflicting stories of the use of a fumigating candle.

The New Brunswick, represented by W. W. Alverson, now has \$500,000 capital and \$100,000 additional surplus paid in.

Calvert Meade, independent adjuster, has moved into the Merchants Exchange building, fifth floor, with Mr. Cutter.

Manager Geo. O. Hoadley has returned from a trip to the Northwest.

General Agent Hewitt of the Hartford Fire returned from the East last week somewhat ill and is still confined to his home.

SUGGESTED SWEDISH SOCIALISTIC MEASURE

The Swedish insurance department asks for additional government control of fire insurance. The petition says the premium cannot be considered as fully earned in a year when there has been a surplus on the premium income. The insured, it is asserted, having paid premiums in the "good" years, has a justifiable claim for insurance at the same premium in "bad" years. The surplus built out of the profits should be reserved by the insurer in order to cover the deficit of later years arising from losses "in excess of the net premiums." This surplus reserve, it is proposed, shall be termed the "leveling reserve." This reserve may not be kept for distribution among its stockholders, nor may a policyholder have any individual right to share in same. This reserve is to be kept for the benefit of Swedish insured property, even if the insurer ceases to insure Swedish property. The department also wants the interest earned on such reserve to be carried to the said reserve, and the assets thereof to be kept separate from other assets. Foreign reinsurers must submit to the retention in Sweden of the reservations for the proposed "leveling reserve." Our Swedish contemporary submitted the proposed legislation to British reinsurers and it now publishes their disapproving answers, in which the companies say they will decline to reinsure Swedish risks if the leveling reserve legislation is enacted.

BOARD SHOULD HAVE VISITING COMMITTEES

Representatives of the Board of Fire Underwriters of the Pacific recently made visits to Seattle, Denver and Colorado Springs, and in transacting the special business which brought them to those places they met many local agents and together discussed conditions and problems, limitations and possibilities, frankly and in mutually helpful ways. The managers and the locals now understand each other better, and there will be less misunderstanding and therefore less friction and more co-operation because of these visits. The Colorado Springs visit was made in acceptance of a special invitation by the local agents, who entertained their visitors handsomely. The exchange of views and statements of facts were of value to all.

This "foreword" prepares the way for a suggestion to the members of the Board, that the appointment of one or more visiting committees, with fixed dates for the larger cities of the entire field under its jurisdiction or quasi-jurisdiction, would prove to be of great service to fire underwriting in this wide field. The regular visits to these cities by a committee or by committees of managers, to receive and discuss complaints and recommendations as presented by local agents, would certainly increase good feeling and harmony. It is not too much to assume that these regular meetings of representative men in the business of Western underwriting will strengthen the Board itself by promoting the maintenance of adequate rates, correct practices and good fellowship.

THE GEORGE H. TYSON GENERAL AGENCY

Twenty-five years ago George H. Tyson began business in the Safe Deposit building on California street, with the German American Insurance Co. of New York City. Other companies were subsequently added. Success was attained at the very start, with increasing business and a fortunate loss experience.

For many years this Coast general agency has held a high rank among the leaders in volume of Coast premiums and likewise in moderateness of the loss ratios. It writes over \$1,400,000 premiums yearly.

The companies now represented are as follows:

GERMAN AMERICAN

This is one of the leading American companies in respect of funds, surplus and premium income. The capital is \$2,000,000 and the net surplus is more than five times as much. In assets, the German American is well up among the 20-millionaires. The 45th birthday will soon be celebrated. It makes underwriting profits.

PHOENIX OF HARTFORD

This company will soon be 63 years old. Probably just at the present writing it has more than \$16,000,000 assets and something large over \$9,000,000 net surplus. Its premium income is some \$5,500,000. The Phoenix is so well managed that it makes good money in the underwriting branch.

GERMAN ALLIANCE

This is a substantial company, 20 years old next year. It has some \$2,000,000 assets and about \$1,000,000

net surplus. It steadily reports success in its underwriting management.

EQUITABLE F. & M.

This is a Providence, R. I., company, organized in 1859. The control changed hands some time ago. The Equitable now has strong financial backing and is in good condition with some \$1,000,000 surplus to policyholders.

UNDERWRITERS' AGENCIES

The Protector Underwriters is an "annex" of the Phoenix. The German Alliance Ins. Association writes a joint policy of the German American and the German Alliance. The Equitable Ins. Alliance writes a joint policy of the Equitable F. & M. and the Phoenix.

Foundry Fire

Los Angeles, Dec. 16.—At about 3 o'clock this morning fire occurred in the Llewellyn iron works. The damage was perhaps a quarter-million. Fire Chief Eley thinks the origin was incendiary, and that gasoline bladders and quick fuses were used, as the flames spread with astonishing speed. The acetylene tanks exploded. The gasoline bladders hold five gallons but do not explode. As many workmen were employed on the night shift, it is generally believed the fire origin was accidental.

Loss, \$150,000, covered by insurance.

These works are those dynamited by organized labor in 1910. Caplan, one of the gang of dynamiters, was convicted this week, after a long trial. Threats of the I. W. W. contingent were heard—"We'll get even with this community!" This fire came so soon after the Caplan conviction that there may be a criminal connection between the two.

Dwelling business is proving to be unprofitable, chiefly because of an average 70 per cent loss ratio on dwelling contents.

INSURANCE OF ALL KINDS

The Hartford's Contracts in the South After Civil War Broke Out

The Hartford Agent for November furnishes a very interesting account of the action of the company in 1861 when a state of war between the states was recognized as a fact. The Hartford Fire's directors issued a circular - letter addressed to its agents in the South, directing them to decline all new applications for insurance and not to renew any outstanding policies.

To an agent's inquiry as to the validity of the company's contracts, President H. Huntington answered, on May 2, 1861, that the Hartford held that the outstanding policies were valid and any just claims thereunder would be promptly paid; and further, that any possible legal prohibition to pay claims in the South could not release the company from the moral obligation to pay.

Mutual Fire Insurance in Court

Where plaintiff insured in mutual fire insurance company was in default when fire occurred, subsequent payment of dues to bank, having no knowledge of loss, which payment was not accepted by the company, did not render it liable.—*Wolff v. German American Farmers' Mut. Ins. Co.*, 159 p. 480.

In an action upon a \$1,000 policy by the holder of a \$9,000 mortgage on the insured property, evidence held to show that the property, although encumbered by \$30,000 prior mortgage, was worth \$60,000, so that plaintiff had an insurable interest in the property exceeding the amount of the policy.

Where a policy written and issued by an agent with power to represent the company does not correctly describe the property and insured has not concealed or misrepresented any fact, the misdescription does not render the policy void.

Under a provision that the policy should become void if with knowledge of insured foreclosure proceedings be commenced, the

policy is not avoided by the commencement of foreclosure proceedings on a claim for mechanic's lien having no legal basis as to which insured has only constructive notice.

Where a company knows that a property is not being operated at the time the policy is issued and is vacant, it cannot claim that the policy was avoided by such vacancy in violation of its terms.

Although a building partially completed was boarded up and vacant for several months before and after being insured so as not to be considered a "builder's risk" at the home office of an insurance company, yet, if the insurance company's local agents in another state insured it as a "builder's risk," the company, when sued upon the policy, cannot claim it was not correctly described.—*Dodge v. Grain Shippers' Mutual Fire Ins. Ass'n*, 157 N. W. 955.

Cat and Milk Bottle

How a terrible fire that gutted an entire New York tenement house was caused by a combination of a milk bottle, a lamp and a peaceful tabby cat, is told by Chas. T. Hill, in *St. Nicholas*. The cat in question was reposing in an open back window of a first flat floor flat in the tenement occupied by a spinster who was called into the front room just at the moment when an irate lodger in the house at the rear, exasperated by the nocturnal concert of two undomestic tabbies on the rear fence, shied a milk bottle at them, which landed wide of its mark and crashed against the window sill. The spinster's tabby, dazed with fright, gave one fearful leap, clutched at the table cover and overset the lamp, while the open door into the front room created a perfect draft for the flames. A more summary destruction of an immense building has seldom been known to the New York fire fighting force than this one, which is described in the official records simply by the curt phrase, "Explosion of a lamp."

Always the unexpected happens.

Marine—Barry Made Manager

E. L. Barry, acting, has been appointed marine manager for Parrott & Co., general agents of the Canton Insurance Office.

Phoenix of London in New Phoenix Building

At 222-224 Sansome street, San Francisco—with a rising-from-ashes bird over the door—the Phoenix Assurance's Pacific Coast department is now handsomely housed. This is a new building, known as "The Phoenix." Other companies in this department are the Imperial of New York and the Union Marine of England. E. C. F. Knowles is general agent for the Pacific Coast and Munro English is assistant general agent.

Death of Wm. Greer Harrison

A well known figure about San Francisco, club man and athlete, William Greer Harrison, passed out of life last week when within a few days of age 80. Only last New Year day he led the Olympic Club men in their annual run for a dip in the ocean. When age 60 he walked over sixty miles.

For some twenty years Mr. Harrison was Coast manager for the Thames & Mersey Marine and was retired with choice of an allowance or bonus. He was the first president of the Anglo-Nevada Insurance Co. of San Francisco.

Marine Suit Lost

Nearly thirteen years ago the British & Foreign Marine Insurance Company sued the Portland & Asiatic Steamship company for the recovery of insurance paid. Judge Wolverton, at Portland, this week decided against the libelants. The defendant steamship company recovers \$1,225.50 as lost freight money, together with interest at 6 percent from July, 1903, which amounts to \$956.12.

The fire occurred in dry dock at Hong Kong in November, 1902. The British & Foreign paid the cargo owners insurance and then, in 1904, brought suit in admiralty in the United States court in Portland against the Portland & Asiatic Steamship Company for the value of the cargo.

Nearly 1,500 Seattle Fire Solicitors

A result of the recent conference in Seattle was a canvass which revealed the astonishing fact that there were operating in that city of about 300,000 population no fewer than between 1,400 and 1,500 solicitors. Talk about "combing the town"! If they received the entire commissions paid, how little would the valiant 1,500 average per year? The so-called general agencies have brought about this intolerable state of affairs. A sweeping reform is promised as a result of the conference.

Phoenix of Hartford Opens a Coast Marine Department

General Agent Geo. H. Tyson announces that The Phoenix Insurance Co. of Hartford, which has been represented on this Coast since 1863, writing fire insurance, will on January 1, 1917, open a marine department. Charles A. Hulme has been appointed marine manager. Large lines will be written on marine business in all its branches. This is a notable addition to the companies writing marine business on this Coast. The office will be located on the second floor at 210-220 Sansome st., San Francisco.

Personal

President Robt. J. Hillas of the Fidelity & Casualty Co., of New York, recently completed the fortieth year of service with the company. He began at age 17 as office boy and became president five years ago, succeeding the late George F. Seward. He has seen the F. & C. grow from nominal assets and a baby surplus to \$13,000,000 assets and \$2,500,000 surplus.

Manager Branch of the New York Underwriters has returned from Montana, where he says times are so prosperous that the newsboys smoke two-bit cigars and the bootblacks own autocars. High prices for copper and wheat make everybody's happiness complete.

The Fidelity & Casualty has appointed J. R. McKinney, recently with the Globe, its manager for the bonding department at San Francisco.

ONE THING AND ANOTHER

Without courage AND hope, life is not worth living. Cultivate both, for courage is will and hope is joy.

* * *

Sweet are the uses of adversity. — Lord Chancellor Bacon. I prefer sugar.

* * *

Anybody willing to pay can obtain any number of signatures to any kind of petition. The price paid the canvassers is 5 cts per name. This explains why so many names are forgeries.

* * *

SEE

“Fire Facts” believes the best way to discover a fire is to carry an electric pocket flashlight.

* * *

AUTO COMPETITION

All the smaller rail lines in California, with five exceptions, report a falling off in passenger revenues.

* * *

-PFEFFER

My steatopygous contemporary — anti-Semitic Underwriters’ Sport—again fakes a long alleged telegram, from Chicago. The padder forgets and says “W [who was not in Chicago] is out of town and could not be reached.”

* * *

SACRAMENTO

The Red Logger says the Lobby expects the usual delegation of amateur life men from San Francisco, to work for their bills, which if not vetoed will not be enforced as laws.

* * *

OVERHEARD

“If he had not come to California he would have won.”

“He will have to go.”

“We shall be at war in ’19.”

“That was a strange appointment.”

“Everybody must become a politician in order to get a job.”

“We have cheapened suffrage too much.”

“A sporadic rate war might help.”

AN I. W. W. SONG

The I. W. W. Pub. Bureau publishes a book of songs like the following, which was sung by the “Workmen” when they marched, in Seattle, to take the boat for the “invasion” of Everett:

CHRISTIANS AT WAR

By John F. Kendrick. Tune “Onward Christian Soldiers.”

Onward, Christian Soldiers! Duty’s way is plain:
Slay your Christian neighbors, or by them be slain.
Pulpiteers are spouting effervescent swill,
God above is calling you to rob and rape and kill,
All your acts are sanctified by the Lamb on high;
If you love the Holy Ghost, go murder, pray and die.

Onward, Christian soldiers, rip and tear and smite!
Let the gentle Jesus, bless your dynamite.
Splinter skulls with shrapnel, fertilize the sod;
Folks who do not speak your tongue, deserve the curse of God.

Smash the doors of every home, pretty maidens sieze;
Use your might and sacred right to treat them as you please.

Onward, Christian soldiers! Eat and drink your fill;

Rob with bloody fingers, Christ O K’s the bill.
Steal the farmer’s savings, take their grain and meat;

Even though the children starve, the Savior’s bums must eat.

Burn the pheasants’ cottages, orphans leave bereft;
In Jehovah’s holy name, wreak ruin right and left.

Onward, Christian soldiers! Drench the land with gore;

Mercy is a weakness all the gods abhor.
Bayonet the babies, jab the mothers, too;
Hoist the cross of Calvary to hallow all you do.
File your bullets’ noses flat, poison every well;
God decrees your enemies must all go plumb to hell.

Onward, Christian soldiers! Blighting all you meet,

Trampling human freedom under pious feet.
Praise the Lord whose dollar sign dupes his favored race!

Make the foreign trash respect your bullion brand of grace.

Trust in mock salvation, serve as pirates’ tools;
History will say of you: “That pack of G—d—fools.”

THE FREE LANCE

Practice wearing wooden shoes.

—

THE SOLDIER

He that risketh his life finds it.

—

THE EXPLORER

Death is the Great Adventure.—Flecker, the poet.

—

VALLEJO

This little much wooden California town is happy because prosperous and prosperous because the government navy yard across the slough is building a dreadnaught. Of course Japan is building one with bigger guns of longer range, a ship that can stand off out of range and sink our ship—but why should Vallejo worry?

—

NOT SO BAD AS PAINTED

Jack London, story writer, was a socialist who had forgotten his grudge against society. His personal seeming, and his voice, gave the lie to his pretence of savage experiences and purposes. He wrote "John Barleycorn" and was paid, he said, \$20,000 for the story, alleged to be his own experiences, by one of the political parties, with his newspaper rights reserved; but he was a good friend of John until the last. He was original, but he did not hesitate to appropriate and add to other men's plots and methods, as he did with Stanley Waterloo's cave man story. Like Frank Norris, he will soon be forgotten and unread. Such is fame in the 20th century.

—

THE OPTIMIST

Optimist—Professor, how long has this evil thing been going on?

Professor—About 700,000 years.

Optimist—Then I'll have a law passed and stop it.

—

HORSE ON ME

The number of horses in the United States continues to increase, despite the sales to the warring nations.

so?

Jack London's life was only half finished. S. F. Bulletin.

—

POLITICS

Home rule for American cities is among the possible near future demands. This means city states' and United States senators according to population.

Oregon's old senator is framing up a bill for the election of president by a majority vote. Poor man, he doesn't know that the chief magistrate is president of the states and is elected by the states. When elected by the people, there will be stuffed ballot-boxes and civil war. Seldom does a president have a majority of the popular vote.

When this country is involved in a war with a foreign country how, with what special taxes, will the government meet extraordinary expenses and bond interest? Such special taxes must be in addition to present income and inheritance and corporation special taxes. It is time for thoughtful men—like you—to think of these things; for the present generation, possibly soon, will see this country engaged in a foreign war. It is worth remembering, in this connection, that the vice president of this Union said in a speech that the government has a right to confiscate estates.

—

Dependence on the state means degeneration of the citizen. The best soldier is first a free man. The fellow who "soldiers," however, is naturally a socialist and a skedaddler.

—

The more one eats and digests the more life one has.

—

Commissioner Weinstock in California is putting in some side lies for state compensation, "because it will pay a refund." As the state fund charges more than the companies did, and forces them to charge more than is enough, the state compensation is a bunko game if it doesn't refund more than 15 percent.

—

"Insurance rates are too high."

CHIPS

—Our Exchanges

The Post Magazine is now running a very interesting "History of Fire Marks," by F. H. Haines, F. C. I. B. In olden days companies paid riot fire losses and hired firemen. The "marks," also used in this country 50 years ago, indicated to the firemen the property they were hired to protect.

The Insurance Herald - Argus, leading journal in the South, becomes a monthly. The weekly addition is continued as the Southern Underwriter.

—British Columbia Compensation

It is still somewhat uncertain if the workmen's compensation legislation passed at the last session of the British Columbia legislature and modeled on the government monopoly of Ontario, will come into force, as originally intended, on January 1st next. It is possible that owing to the recent political upheaval in the province, the necessary organization will not be completed at that date and that the time for bringing the act into force will be postponed. — Chronicle, Montreal.

—In One Year

If you didn't read page 885, guess the total sum paid for premiums in California last year. The year's totals will soon be \$60,000,000, or \$5,000,000 a month, or \$6.60 per capita per annum. Life insurance leads in claims paid and premiums received, but a large part of the latter is contribution to a sinking fund.

—N. A. L. U. New Mems.

The campaign is a producer. Just 374 new members—70 from Los Angeles, 18 from San Francisco, 30 from Colorado.

—Giant Meteor

At 6:30 p. m. of Wednesday, December 6, a wonderfully large and brilliant meteor passed San Francisco on the west, over the ocean. Its speed was slow, its tail was apparently several degrees long. Recall a picture of a comet flying horizontally and you have a picture of this wonderful blue-white meteor.

—No Bond

Lloyd, Spengler & Lloyd lost their damage suit against the Pacific Surety Co. The court ruled against them on the ground that their bond had not been renewed, though under correspondence. An appeal may be taken.

—Married

Secretary Louis Weinmann of the Fireman's Fund was married on December 6, in Chicago, to Mrs. Arvilla Rowe Baxter, of Cincinnati. The Coast Review, knowing the groom for many years, felicitates the bride and congratulates the husband.

—Rice Mills

The Fire Underwriters Inspection Bureau has issued an interesting circular on rice mills, a subject of increasing interest to California fire underwriters. Rice as it comes from the thresher is known as "paddy" or rough rice, the outside hulls of which are a fifth or a quarter of the total weight. The fire hazards are several.

—Fire Losses

The Journal of Commerce gives the total fire losses in the United States and Canada, as compiled and estimated from press and loss reports, for 11 months last year, \$161,959,100, and this year 11 months \$209,379,670.

—Items

The Pacific Coast Casualty being in a receivership, file your claims at once.

Spokane. — Fred Insinger, for several years with the credit department of the Spokane and Eastern Trust company, has severed his connection with the company, and with Frank W. McCaskey has opened offices in the new Sherwood block. They will carry on a general fire and casualty insurance business. Mr. McCaskey for some time was associated with the insurance department of the Day & Hansen Security company. Mr. Insinger's successor at the Spokane and Eastern Trust is A. L. Thiele, formerly cashier of the Bank of Orofino.

—It Was Not M. A. Newell

In the November Coast Review, page 798, is a court decision headed "Liability of Local Agent's Sureties," in the case of Phoenix Ins. Co. v. Newell, 159 Pac. Rep. 1127. The plaintiff is not the Phoenix Assurance Co. and the defendant is not M. A. Newell.

This statement is but justice to "Gus," who recently resigned from the Phoenix, and whom some of the "boys" at Portland are rallying on the victory of "his" sureties. The decision is not that of a Coast court, and the defendant Newell is not a Coast agent.

—Proceedings of the World's Ins. Congress

At a meeting of the National Council it was resolved to make a complete report of the Insurance Congress at the great fair in San Francisco, including all addresses, in book form — about 850 pages. It will be unfortunate if this publication fails for want of the necessary \$5 subscriptions. Many of the addresses have special value to insurance men in particular, and the history of this movement deserves preservation in book form. We urge those who appreciate the practical value of good insurance literature to send \$5 to the chairman of the Central committee, Chas. H. Holland, 84 William street, New York city, N. Y. If the number of subscribers is insufficient to defray expenses, your money will be returned to you.

—New Water Report, Los Angeles

The Fire Underwriters' Inspection Bureau has issued a new water report together with map, covering the city of Los Angeles. There is also a brief description of the new aqueduct. The daily available Los Angeles river supply, wells and tunnel and surface flow is 56,300,000 gallons. The twelve reservoirs have a total capacity of 943,344,000 gals. The Owens river supply — river and six reservoirs — have a capacity of 24,509,000,000 gallons, and the river 580,000,000 gals. per twenty-four hours. The average daily consumption of Los Angeles is 52,000,000 gals. in winter and 76,000,000 in summer.

—Personal

Edward E. Potter, who has been spending a few days in San Francisco, sails for New Zealand and the South Sea islands tomorrow (Thursday). He will return to California next Spring.

Wm. Greer Harrison, ex-marine manager, died on Sunday, aged 80, following a brain hemorrhage caused by arterio sclerosis.

—Electrical Inherent Vice Claims

There were recently filed in San Francisco offices two peculiar loss claims. One was by a local agent who has a switch-board in his house. A short-circuit burned out the switch-board. The other claim was by an insured who has a pump down in a well. The pump is operated by an electric motor. The insured claimed damage because water falling into the well caused a short-circuit which seriously damaged the motor. Both claimants were disappointed. There was no loss under the policy.

—Socialism in California

Eureka, Nov. 29.—Socialists won a complete victory in the charter amendment election yesterday. Every measure proposed by the Socialists was carried and all non-Socialist proposals were defeated. The voters decided to purchase a municipal quarry.

—Oakland Firemen in Politics

A club on the lines of the Scannel Club in San Francisco has been organized in Oakland. It is said to be political in its nature, and is named after the president, R. B. Heath. The new fire chief, who succeeded Nicholas A. Ball, says the Heath Club was organized to fight him, the fire commission and civil service.

The National Life U. S. A. has reinsured its general accident lines.

The proposed Proceedings of the World's Insurance Congress will contain the names of all who attended; the complete texts of the sixty-one addresses and papers; and all insurance events at the World's Fair.

—Receivership

Judge Van Fleet, federal, San Francisco, has appointed John C. Lynch, real estate, receiver for the Pacific Coast Casualty Co. E. J. Swift is made assistant. The governor's son, Hiram Jr., has been appointed attorney for the receiver. The receivership is the result of an application by Eastern reinsurers.

—Promoted

Charles W. Helser, formerly of Salt Lake, but for some time past the successful manager of the ordinary agencies of the West Coast-San Francisco Life, has been elected fourth vice president and a director of the company.

—Uninsured Loss

The Carstens packing plant on the flats at Tacoma, Wash., was badly damaged by fire, November 23, with a loss estimated at \$180,000. This firm carries its own insurance and has had other fires.

—Denver

A local agents' association has been organized in this city, where the National Association started on its career. The new association has agreed on commissions to brokers as follows: on 10 and 15 percent business, 10 percent of the Union's graded scale, and 15 percent on 25 percent business. It is assumed that these rates will be approved.

—Field Men

F. B. Welpdon has resigned his special agency for the Northern Assurance.

Bruce Kaltz is now special agent for the Aetna, assisting J. A. Murphy.

—Surety

Oregon proposes that non-resident sureties must have \$250,000 cap., \$100,000 surp. and be favored by the sec. of the treasury at Washington. Home industry must be protected.

—Fire

Can a broker collect full commissions on policies cancelled at short rates by the in-

sured? No, according to the supreme court of New York, in Peet v. Pathe. Insured argued that he had not agreed to let the policies run thru to expiration.

Kehoe of Humboldt is loaded for Sacramento, where the local agents of California gave him a beating two years ago. He has another state-rating bill, warranted to put the Board out business and demoralize profits.

Pocatello, Id., Dec. 18.—Zion's co-operative store burned today.

—Wholesale Grocery Fire

Los Angeles, Dec. 2. — Early this morning a disastrous fire broke out in a two-story brick building occupied by the California Wholesale Grocery Company and the Doernbecher Manufacturing Company, No. 1540-1548 Industrial street. The blaze gained such headway before the arrival of the fire departments that a loss of from \$75,000 to \$100,000 is reported. The flames for a time threatened the entire block. The entire downtown fire forces were engaged in the struggle to confine the fire to the building.

—Gas Torches Sever Hull

Eureka, Cal., Dec. 4. — The wrecking company which has the salvage contract on the steamer Bear, ashore at Cape Mendocino, began today to cut the hull in two with oxyacetylene torches. A cut will be made fifty feet from the stern at a point where the recent buckling of the hull resulted in the greatest weakening. Cement will bulkhead up the hull. The wreckers believe that with the stern cut off and the remainder of the vessel made water tight, it can be floated and taken to San Francisco, where a new stern will be built on. The severed stern will be abandoned.

—Salt Lake City Irridescent

The Utah Underwriters Corporation, a holding company with proposed \$5,000,000 capital and \$1,000,000 surplus, will operate fire, life, marine, surety, mortgage, and title—six, count 'em—companies, each with "Utah" in front of its full name. Glitters like a bubble in the sunshine.

—Compensation

New York's compensation loss ratio promises to be 70 percent this year.

The Aetna Life has withdrawn from the National Workmen's Service Bureau.

—Seattle

Irwin S. Watson, formerly of San Francisco, latterly of this city and connected with the James H. de Veuve Co., has been appointed general agent for Washington of the Associated Industries Fire of Chicago. It is hinted that this company and the Lumbermen's Indemnity will be active factors in California. [According to Best's Reports the Associated has \$200,000 capital and \$34,000 surplus. It will do an agency business, something it has not done, the difference between losses and 30 percent going to the policyholders.]

—Fire Items

Local agents, at a committee meeting of the National Convention of Insurance Commissioners, in New York last week, made an argument for the suppression of "underwriters' agencies" or "annexes," which are "multiple agencies." For "they make it possible for an agent to write entire lines in one company." "Excess lines are accumulated." Hence the foreign reinsurers. The agents asked for the passage of the Oregon law in all the states.

Send us two 2c stamps for anti-mutual literature.'

As announced in a Coast Review Extra, T. H. Williams, adjuster, formerly assistant manager of the American's Pacific department, is now secretary and managing underwriter of the Pacific States Fire, succeeding Bridgeford, who with the president, Beach, has resigned. Secretary Williams hopes to find time to deliver a few lectures to the younger element. He is a good office and field man but he has no sinecure position now.

Los Angeles, Dec. 16. — There was delay in arriving at this morning's big fire, and for a time only one engine was at work. The 2-platoon system has deprived the department. The whole plant, covering two

squares, was in flames when the department arrived. Soon the wires were down and Redondo street was filled with wreckage.

—The Press

The Western Underwriter of Chicago, a real insurance news weekly, has changed its name to The National Underwriter.

The Surveyor of New York Dec. 15 is a fine Canadian pictorial issue.

The Economic World of New York has shed its colored cover.

—Increased Salaries

The executive committee of the National Surety Company at its last meeting recognized the existing conditions in the increased cost of living by voting to these employees earning \$200 per month or less and who have been in the service of the company more than six months an additional 15% on their salaries. To those employees earning \$200 per month or less and in the services of the company six months or less an additional 10% on their salaries. It is also understood that the company is now working on a bonus plan to its agents and that with this additional recognition it is estimated that the increased compensation to be disbursed by the company will aggregate about \$60,000 annually.

—Died

On Monday, November 27, Albert S. Rosenbaum, a well-known San Francisco insurance broker, passed out of this life, after an illness of several weeks, from Bright's disease. He was a square-dealing man.

—Items

The time for the restoration of capital by the Casualty Co. of A. has been extended indefinitely by the N. Y. ins. dept.

Pacific Fire Manual (Coast Review's Otey's), \$1.25.

WANTED

POSITION by Special Fire Agent.

Six years' experience in California field.

ANSWER COAST REVIEW, Box 3.

Attacks the Jews

An editorial in the Underwriters' Report reads as if written by the late C. C. Hine. It is an attack on Hebrew policyholders.

Our foolish contemporary says:

"It remained for Jewish citizens of high standing at Boston to demonstrate that a fire insurance company patronized exclusively by Hebrews has no more chance to succeed than a rich man has to enter the kingdom of heaven. Demonstration of this came last week when the Massachusetts insurance department appointed a receiver for the Cosmopolitan Mutual Fire. The company was a merger of three companies organized by benevolent Jewish people."

There never was a more gratuitous insult to any section of the community. Mutuals fail, again and again, because of unusual losses; but this is the first time we ever heard of a charge that they failed because their policyholders were exclusively of a named race or religion.

The fire loss ratio of the Jews as a class of property holders is quite as favorable as that of any other class of property-owners, of similar physical hazards. The number of Jewish merchants who have fires is not greater in proportion to the total number of such merchants, we are sure, than is the number of any other race or denomination of merchants' fires in proportion to the total number of such merchants.

Any company refusing to insure Jews will fail—for lack of business. No company refuses to insure them.

Victoria Alderman Says Rates Are Altogether Too High

A special committee of the city council of Victoria, B. C., is preparing to "attack" the Vancouver Island Board of Fire Underwriters with a "request" for a city wide reduction in insurance rates. Alderman Fullerton, chairman of the fire underwriters, will carry the bombs.

The basis of the demand for a reduction in rates is the recent extension of the high pressure fire protection system in the central section of Victoria. The city is compiling statistics of the rates and fire protection in other cities.

Fire

Oakland, Nov. 23.—Fire, starting in the oil room of the Magnolia Planing Mills at 362 Magnolia street late tonight, burned the building to the ground. Three cottages and two stables in the same block were also burned. Loss about \$12,000.

Oakland, Nov. 18. — Fire Chief Elliott Whitehead is today making an investigation of a fire that threatened one of the principal business blocks in West Oakland. The blaze started in a barn in the rear of the home of E. J. Murphy, 1491 Seventh street.

Lloyds and Aida

At a meeting of an Oakland B'nai B'rith lodge a San Francisco agent of Lloyds said:

"As you are aware Mme Gadski is a German, and her husband is held by the United States government as a German spy. He is a captain in the German army and is held by this government on suspicion that he blew up a certain canal in the East. At the last moment when Mme. Gadski heard that she was going to sing for a British insurance company she flatly refused to go on. Though I am of German extraction, I am sorry to say that my knowledge of German is limited. I think I know all of fifteen German words. After everyone connected with this performance failed to secure the co-operation of Mme. Gadski, I, as a last resort, called at her apartment. It is needless to say that I was successful in obtaining her consent to sing for us, but I wonder what Lloyd's underwriters will say when they have the final report before them, informing them of the fact that the wife of a captain in the German army sang to save British insurers some money."

California taxes chattel mortgages but not realty mortgages.

An income tax in California is among the possibilities of the near future.

Monthly Account Books for Special Agents. For sale by The Coast Review.

Spencer's Suggestions to Local Agents, 20 cts, at The Coast Review office. Ten copies, \$1.50.

F. U. A. P. Program

President Irving of the Fire Underwriters Association of the Pacific tells the Coast Review that his program of papers for the annual meeting in February is complete as planned. One promised contributor "fell down" but an excellent substitute has taken his place. Some of the papers will be as interesting and valuable as any ever read at an annual meeting.

Life

The committee (of insurance commissioners) appointed to report on the \$1,500,000 stock dividend of the Union Central Life Ins. Co. returned a report saying it could not be said with any high degree of certainty that this huge dividend to stockholders was rightfully earned. "Where will it all end? The by-laws of the company are no obstacle to another stock dividend. Its charter presents no obstacle. The laws of Ohio do not stand in the way."

Manager Shields of the Equitable expresses himself as very desirous of discovering the name of any one connected with his agency, as solicitor or otherwise, who offered the prospect, and subsequently allowed him, the rebate of 50 percent, as outlined in the Coast Review recently. He says the story may have come from a disgruntled broker whose claim for a commission was disallowed. Our informant, who of course declines to violate any confidence, says Mr. S. is on the wrong track when he says this and names the office; and that he can find out the name of the offender if he does not already know it; for he is not far away.

A new Los Angeles incorporation is the Mutual Benefit & Life Association.

South Bend, Wash., reports an incendiary fire which wiped out the \$100,000 sawmill of the Kleeb Lumber Co.

Marine.—The steamer Bear on the Beach near Eureka, Cal., has buckled and must now be sawed in two to save the machinery.

West Coast-San Francisco Life Making Fine Progress

This consolidation is making progress at a healthy and safe rate. All concerned are pleased with this year's record and the outlook for the future.

Northern Life's Good Year

Every month for 1916 was for the Northern Life of Seattle the best in its history. The manager is energetic and the policies are varied and liberal.

Forms Bureau

The Standard Forms Bureau is working towards a practical beginning. All but two non-board offices in this field have signed, and it is hoped that practically all Board offices will do so. The use of the forms are mandatory, but with the provision that brokers may at their own expense supply forms acceptable and in harmony with ordinances, laws, rules and regulations. Local paper dealers all bidding alike for paper for the forms, a broker for Eastern mills was invited to bid. His bid per pound being considerably lower he was given the contract. The bureau saved several thousand dollars.

V. C. Driffield, who recently resigned the management of the Pacific Adjustment Bureau, will make a visit to Australia for rest and recreation. He will probably not return before Spring.

"East San Francisco," through a merchants' exchange, says it is being discriminated against as an "insurance center."

Whitney Palache is now vice president of the Eastern Union.

The Coast Review wishes its readers and patrons, one and all, short and tall, the compliments of this genial season. Be good to yourselves!

Congress will raise wages, shorten hours of labor, and decrease the cost of living. A wonderful congress of boobs.

LOOKING BACKWARD

Fifty Years Ago

Passengers from Puget Sound paid each \$1 head tax for the privilege of landing on the wharf at Victoria.

Flour sold at retail for about \$17 a barrel. Wheat was worth \$3, greenback, a bushel, or \$2.20 gold. Dressed hogs, \$15 per 100. Oats sold at 90 cents a bushel.

Twenty Years Ago

An advertisement appeared in the San Francisco daily papers headed "Smoke Done It"

Fred W. Blumberg & Co. advertised in Coast Review as general ins. and commission agents. Firm is composed as I. F. Rosenbaum, Benjamin Schloss, Fred W. Blumberg.

The Phoenix Mutual Life re-entered California with James S. Osborne as general agent.

The Ministerial Life Ins. Co., assessment, was organized in Los Angeles by Dr. David W. Edwards, president.

The Southern Cal. Ins. Asso., composed of local boards in the southern counties, was organized.

The first annual banquet of the Life Underwriters Association of San Francisco was held.

Cesear Bertheau was appointed manager for the Aachen & Munich, and Herbert Folger assistant manager.

This appeared in Punch:

Doctor—Now what did your father and mother die of?

Applicant—Well, sir, I can't say as I do exactly remember, but 'twarn't nothing serious.

Frank L. Gilbert was appointed Coast general agent for the Fidelity & Deposit.

The Coast Review urged that "it is usually false economy not to have an adjuster on the ground during an appraisalment."

Gerald Martin Fennell, lightning life solicitor, married Amanda Jeanne Marceau, widow of the well insured Fiske of Fresno, and divorced wife of a S. F. photographer.

Leadville, Colo., miners on strike set fire to a building. Despite their murderous threats a fireman turned a stream of water on the blaze. The strikers shot him dead. This brave and duty-doing fireman's name was Keefe. Under the protection of Winchester rifles the other firemen returned and subdued the fire.

In 1835

The first New York conflagration occurred in 1835. Of the 26 local companies, all but 3 were bankrupted. The survivors were kept going by the great volume of current premium receipts and the help of assessments paid by stockholders. The companies were small and had no reserves for an emergency.

In 1866

In April, 1866, all fire insurance companies were invited to a meeting to be held in New York, to consider principally the subject of uniform rates and commissions. At that meeting this National Board of Fire Underwriters was auspiciously and hopefully organized. It is well to note that at that time neither laws nor public opinion stood in the path of a combination of companies to fix prices and the new body therefore took steps to put an end to the ruinous competition which had made the business of fire insurance so hazardous, also to limit to a moderate figure the commissions to be paid to agents. Even at that time it was a part of the program of the new organization to repress incendiarism and arson and to devise and give effect to other measures of common interest. But the main object of the new Board was thoroughly understood to be the control of rates and commissions. President R. M. Bissell.

In 1906

The report of the special committee of the S. F. Chamber of Commerce was printed. It was based on 10,000 claims particulars.

The Hamburg-Bremen Fire Ins. Co.

The United States department of the Hamburg-Bremen Fire, New York city, invites applications for agencies. This was the first German company to enter this country. It began business here in 1858, four years after it was organized. Of its three-and-a-third million dollars cash assets, the greater part are invested in the United States, where it has over \$600,000 surplus funds. The company is entered in practically all of the states of the Union.

Final Exit of the Pacific Coast Casualty

This San Francisco company was incorporated October 20, 1902, and began business a month later. Edmund F. Green was the chief organizer and was the president until new owners took charge. Marshall Frank was the active producer, manager and finally the chief owner. Business was done in the East at a big loss, and the company very foolishly if not needlessly cut rates.

The new control bought a gold brick. Among the deceived men who acquired the control were Tom L. Miller and George W. Turner. They bought and were "sold" Concealed loss claims were uncovered, and unexpected liabilities were heaped up. It was a nasty mess. Trying to restore the company, the new management was embarrassed by competitors and by the lime-light California insurance department and by the necessity of maintaining a reserve based on the loss experience of the previous management. Other state insurance departments were invited to join in an examination. The impairment was met by a reduction of the capital to \$300,000.

Although the company made a profit on its new business the reinsurance offer of the Casualty Co. of America was accepted and liquidation was begun. The rejection of some of the new assets of the latter company impaired its large capital and this change brought further embarrassment to the Pacific Coast Casualty, which had transferred funds to the reinsurer. The suit of a large creditor has thrown the company into a receivership, which may or may not be a good thing for all concerned.

Death's Doings in 1915

Bokee, D. M.
 Campbell, Edward T.
 Coffin, Charles H.
 Clinkscapes, J. H.
 Gordon, Harry F.
 Harrison, William Greer
 Levy, S. W.
 Lloyd, Wm. V.
 Moore, George Allen
 McCurdy, Richard A.
 Nichols, James
 Porter, F. H.
 Rosenbaum, Albert S.
 Sonntag, Julian
 Samuel, L.
 Sexton, William
 Theobald, John J.

Charles A. Stuart, formerly with the Robert Dickson agency in San Francisco, and later associated with A. R. Gurrey, is still in the United States Army and is stationed at Fort Mackenzie, Wyo. If we remember aright, Stuart joined the army during the Spanish-American war. He writes to John McCallan: "I suppose there are so many insurance changes I wouldn't know anyone in San Francisco. I don't know when I will be able to come out there again. Since seeing you I have been stationed in Seattle, New Orleans, Philadelphia, New London, Boston, Panama Canal and here. There is plenty of hunting. I have a fine dog and gun and I am out nearly every day. Give my regards to all old friends."

The United Surety loss claimants will be paid about 60 cts on the dollar. This will equal interest on the claims filed eight years before.

A \$20 counterfeit on Federal Reserve bank of Philadelphia is in circulation on this Coast. Silk lines are imitated with ink.

Subscribers to The Coast Review are authorized to accept new subscriptions for us.

Let us serve you.

EFFECT OF OCCUPATION ON MORTALITY

Medico-actuarial statistics of nineteen occupations, normal weights, with and without impairments, show 9.081 actual deaths to 7,601.7 expected deaths (119 percent). Six occupations with overweights show 330 actual deaths to 235.3 expected (140 percent). The effect of underweight is much less than that of overweight.

Death Rate in Excess of the Expected

Automobile industries have a death rate in excess of the expected. Likewise cooks, chefs; druggists; electrical engineers who handle live wires, linemen; city fire department men; glass-blowers, glass grinders and so on; hatters; brewers; metal grinders and so on; blast furnaces and rolling mill men; miners; commissioned officers in army and navy; male nurses; police, sheriffs, jailers and the like; pottery molders; passenger conductors and trainmen, locomotive engineers and firemen, yard and track men, check clerks and freight and car inspectors, section foremen; sawmill men; structural iron workers; teamsters exclusive of those in the liquor trade; theatrical people; barbers and hair-dressers; bricklayers; male cigar makers; cotton factory male operatives; female domestic servants; stationary firemen; janitors; livery stable keepers; lumbermen; journeymen millers; street car motormen; journeymen house painters; journeymen printers and pressmen; shoe factory male operatives; journeymen stone-cutters—(214 percent); officers and engineers on steamships and steamboats (on ocean steamers 156 percent); woolen mill male operatives.

Handlers of Wines, Malts and Spirits

Proprietors and managers of saloons, etc., who do not attend bar were found to have a higher death rate (182 percent of expected) than those attending bar regularly or occasionally (173 percent).

One large life company's statistics show that the mortality among saloon keepers who do not attend bar is larger than among those who do. The report we are quoting says: "There is no evidence that the mortality of those who state that they do not attend bar is lower than that of those who do."

The actual deaths of proprietors, managers and superintendents of distillers is only 85 percent of the expected deaths.

The traveling salesmen and collectors for distilleries, breweries and wholesale liquor houses, excluding the total abstainers, in such employment, have a death rate ranging from 112 to 128 percent of the expected.

Restaurant men who do not attend the bar have a 152 percent death rate, as against 135 percent for hotel men who do not attend the bar.

Hotel men who attend the bar regularly or occasionally have 178 deaths to the 100 expected, and waiters in hotels and restaurants and clubs where liquor is sold have a ratio of 177 percent to the expected, or the same as the managers who attend bar.

Miners and Navy Officers

Foremen and bosses in underground mines other than coal have 168 percent death rate, or about the same as that of U. S. navy officers from 1885 to 1889. Working miners in such mines have a 226 percent death rate. Working coal miners have a death rate of only 161 percent. Anthracite miners' death rate is 191 percent and bituminous miners' is only 132.

Surface miners have a high loss death rate of 208 percent as against the higher 226 of underground miners (exclusive of coal). Accidents, pneumonia and tuberculosis are responsible for 70 percent of the deaths of surface miners.

Various Occupations

Mortality from accidents is small among horse-shoers. Undertaking and embalming is not detrimental to the health of the proprietors. The mortality of stone-cutters is much higher than among granite-cutters. Barbers have the same death-rate as bricklayers—the one working indoors and the other, outdoors.

Hotel managers, etc., who took the cure for alcoholic habits within five years before application had 152 percent death rate; and those who took the cure more than five years before, 127 percent; average, 135, or the same as those who do not attend bar.

Among those said to use alcohol to excess occasionally, the report says, it is evident that the mortality is distinctly high (class 17). One excess or more within two years before application, 174 deaths to 100 expected; between two and five years, 148; between five and ten, 150; more than ten years, 139 deaths per 100 expected. The average for class 17 was 134 percent. The U. S. life-saving corps has an unusual death rate per 1,000 officers and men of only one. The statistics under consideration show a death rate of 96 percent of the expected.

In the free users of alcohol, class 18, there was a ratio of 132 deaths to 100 expected, or less than that of city firemen (148) or journeymen hatters (134). Those who drink only one glass of whiskey or only two glasses of beer a day have a death rate of 118, while those who drink more than two ounces a day have a death rate of 186 per 100 expected.

COAST REVIEW INDEX 1916 CONTENTS

	Page
General	
Automobile Growth	684
All-In Policy	50
Beginnings of Insurance	686h
Bluff of a S. F. Faker	91
Bloody War Changes	236
Bombing	582
British & F. v. S. S. Co.	905
Congressmen Are Dummies	307
California Legislation—A. J. Coogan	26
California Freak Storm in August	691
Congresses (928) at Exposition	171
Dry Drastic Laws	60
Dredger Removes 35,000 Tons a Day	228
Deaths After Great Fire	264
Evolution	678
Fish Story	725
Inheritance Tax is Ultimate Confiscation	740
Librarian Moore and the Beggar	42
Lloyd's Rain Bet in California	762
Misstatements by a Faker	620
Oats, Adulteration of	7
Postal Information	12
Pellagra	711
Poleomyelites	713
Peace Insurance	282, 365
Petromortis	32
Review of Year 1915	102
Rossi Shooting, Etc.	511, 809
September Conventions	742
Steamboat Traffic on Sacramento in 1849	60
Strike Disturbances on Coast	509
San Francisco's Red Flag Official	625
Single Tax Crazy Scheme	736
San Jose, Cal.	686
Tornado in California	23
Year's Insurance Totals	20
War Cures National Ills	316

Legal

Arnold v. Equitable Life	419
Bond of Local Agent	94
Broker's Clerk	202
Brown v. Commercial Union	656
Collision with Bank	120
Carlton v. Lumber	656
Carroll v. Hartford Fire	254

Co-insurance Defined by Court	749
DeMun v. Frankfort General	734
Elliott v. Frankfort General	414
Emery v. American	576
El Dia v. Sinclair	255
Fireman's Fund Globe Navigation Co.	768
French v. Columbia L. & T.	418
Ferrar v. Western Assur.	730
Greenburg v. German American	874
Gross v. Commercial Casualty	889
Griffith v. Frankfort General	733
Hill v. Maryland Casualty	10
Johnson v. Franklin	334
Margrum & Otter v. Law Union & Rock	362
Marine Brokers Recover	174
Macbeth & Co. v. King	558
Mutuals in Court	904
Paid-up Fire Policy	815
Reliance v. Dalton	18
Rabb v. North American	258
Smith Lumber v. Colonial	796
Several Liability Marine Decisions	450
St. Paul v. Beacham	501
Steel v. Sun	256
Violette v. Ins. Co. State of Penn.	768, 792
Vision Loss not Impairment	179

Life and Miscellaneous

Accident, Etc., Cos. Losing Money	816
American Life Totals	610
Assessment Life Insurance	822, 831
American Temperance Life Receivership	760
Abstainers' Profit	894
Briggs Suit	898
Bonding Suits	118
Bankers Life New Building	136
Brandeis Equitable Life	242
Bankruptcy and Life Insurance	759
Burglar Insurance in Great Britain	585
California Prems. and Losses	885
Coe, Thomas De	2
Canvassing	45, 111, 187, 280, 366, 367, 507, 586, 679, 680, 757, 823
California Casualty Bonds Rejected	204
California Standard Life Dissolved	210
Competition	806
Casualty of America Impaired	817
Coast States Life Business	376
Considine Building Sale Report	377
Casualty Grand Totals	506
Damage Suits Abolished in Washington	51
Death Rates and Expectation	278
Description of a British R. R. Accident	858
Equitable Rebating Alleged	761
Equitable Life Rebate Case	281

 Reading matter follows Index.

Enthusiasm in Soliciting—Geo. Loesch . 356
 Fifty-four Casualty Cos. Have Retired . 48
 Fraternal Figures Outgo Gains 819
 Fifty-five Years Life Progress 824
 Frankfort General Examination 287
 Green & Frank Sued For \$105,000 47
 Guardian Casualty and Guaranty 369
 Grand Life Totals 440
 Historical Sketch Mutual Life 438
 High Life Commissions 631
 Home Life Mutualizes 441
 Independent Order of Foresters 114
 Independent Order of Foresters 741
 Jones's Equitable Life Clatter 600
 Kimmel Claim Settled 898
 Kuhns, George 357
 Looted Bank Sureties 118
 Life Companies Loans in South Carolina 266
 Life Policy Buys Much Less Than Thirty
 Years Ago 681
 Liability Loss Ratio 68 Percent 818
 Large Life Policies 361
 Life Insurance Defamed 584
 Life Insurance In Force, Coast States . 612
 Liability Claim and Sharp Adjustment . 890
 Moore, Dr. Geo. A., Death of 199
 McCarthy, L. D., Sued for \$56,000 683
 Metropolitan Life 15 Years on This Coast 683
 Mutual Life New Modified Endowment 827
 Miller, C. O. G., Succeeding T. L. Miller 262
 Mutual Life's Field Club Conventions . 758
 Metropolitan Life Origins 584
 Metropolitan's Tuberculosis Cure 743
 Miscellaneous Totals 763
 Nevada State Life Stockholder Sued . . . 820
 National Life of Montana 759
 Northern Life Tenth Anniversary . 526, 606
 Nee Arrested 614
 Nylic Man's Complaint 366
 One-eyed Man Must Work 807
 Oppenheimer Suit 380b
 Prudential's New Industrial Policies . . . 46
 Plate Glass Acid Test 762
 Pacific Coast Casualty Reinsured 207
 Policy Loans Are Bad Borrowing 716
 Policy and Unbreakable Will 820
 Principal Causes of Death 821
 Plate Glass Warning 368
 Pittsburg L. & T. Policyholders Dissatis-
 fied 375
 Pension Mutnal Fraud 899
 Partial Disability Total 889
 Parsons, Geo. Frank 13
 Pacific Coast Casualty 615
 Plate Glass Breakages By Black Tom
 Explosions 615, 617

Reliance Life Decline of Surplus 523
 Royal Arcanum New Rates 757
 Shevlin's Insurance 22, 68
 Speed Invalidates Policy 47
 Salvage on Fidelity Claims 48
 Surety Row 117
 Sickness and Accidents of Munition
 Workers 774
 Sonntag Julian, Death of 281
 Samuel, L., Death of 682
 Two Hundred New Life Companies . . . 183
 Union Central Non-participating 185
 Union Central Huge Stock Dividend 210, 505
 Union Central Life Sued by Stockholder 113
 Utah Figures July
 \$2,000,000 Stock Dividend Union Central 524
 West Coast San Francisco Life Officially
 Endorsed 210
 West Coast San Francisco Life Election 261
 Wisconsin State Life Insurance 183
 Workmen's Compensation 359
 Western States Life's Falling Surplus . 441
 War Rider 442
 Washington Automobile July
 Washington Compensation Deficit 892

Fire and Marine

Alaska Fish Canneries—W. P. Porep 28
 American Central Control Bought 262
 Augustus Big Fire 300
 Apartment Houses in San Francisco 354
 Arson On The Coast 395
 Arizona Agency Commissions 512
 Aronson Suit 614
 Arson Committee's Good Work 688
 Alaskan Storms 708
 American Fire Underwriting in 1914 and 1915 . 745
 Automobile Insurance—Charles R. Stone 751
 American Marine and Inland Business 751, 756
 Automobile Insurance 828
 Broker May be Co's Agt. 901
 Barry, E. L., Manager 905
 Black Tom Island Losses 599
 Boise Affairs 511
 Boards Should Have Standards of Membership 198
 Burright and Wife Sentenced 126
 Bergen Fire 50
 Brown Scott Diming Expelled From Exchange . 17
 Bean Fire 4
 Brokers' and Insurers' Liability 796
 Commissions and Brokerages 22.2 per cent 746
 Co-insurance Correct Principle 748
 Cancellation Case in Washington 768
 Coast Field Men Twenty Years Ago 677
 Chico's Poor Fire Protection 607, 612
 Coast Loss Ratios By States 596
 Cotton Stored in Street 586
 Co-operation—McClure Kelly 518
 Climate and Fire Insurance—William Sexton . . 444
 Coast Fire Business—Supplement, June
 California Marine Business 288, 289
 Coast Fire Business by Agencies 283
 Calif. Commissioner Again Loses 123

	Page		Page
Cotton—M. J. Troy	30	Oregon Automobile Mutual	599
Continental Increases Capital to \$10,000,000	17	Oregon Automobile Business	802
Distribution of Dollar Premium	214	Old Sun Policy	806
Dublin's Sinn Fein Fire Losses	490	Par Value Coast Fire Stocks	276
Fire Insurance in Asia—W. D. Graham	33	Protection of Horses	292
Film Explosion	63	Paris, Texas, Losses	293
Fire Sixty Years Old	89	Portland's Real Fire Prevention—J. W. Stevens	341
F. U. A. P. Meeting	128	Pacific West Business By States	370 542, 627
Filen Arson Case	140	Patriotic Assurance Co. Begins Writing on Coast	504
Fire Companies in South Carolina	266	Policyholder Bears Insurance Tax	568
Firemen To Be Unionized	338	Portland Interinsurers Had to Quit	596
Fabi Elected President of Board	339	Pacific States Fire	512
Forest Mills Claims	340	Per Capita City Costs	620
Fire Underwriters' Inspection Bureau History	450	Phoenix Assurance Department Changes	771
Forest Insurance in Great Britain	585	Pacific Adjustment Bureau Reorganized	826
Foreign Companies' Percentage of American Bus.	589	Piers Not a Part of Foundation	888
Fire Extinguishing Expense Cost	644	Rates Arson Confession	402
Frankfort General Sued	700, 732, 734	Relation of Insurance To Banking — F. W. Wolfe	513
France's Proposed Monopoly of Fire Insurance	825	Red Plague Fire Tax	664
Forest Mill Claim	909	Retired From This Coast in Six Years	686g
Government Marine Insurance	235	Reserves in Fire Insurance	10
Get Loss Payable Right	308	Shipping in San Francisco Port	5
Government Marine Insurance	396, 460	San Jose Arson Inquiry	24
Gasoline and Chamois	665	Ship Inspections	155
Home of New York Pac. West Business	50	Stockton Arson Case	162
Homes "Help to Prevent Fires"	101	San Francisco Rates Liberally Lowered	197
Hawaii Figures	692	Sheahan, John J., Made General Agent	267
Incendiary Fires in San Jose	17, 22	South Carolina Anti-Compact Law	207
Isaacs Sue at Fire	129	State Fire Insurance—McKee Sherrard	269
Ideal in Fire Prevention—J. H. Schively	191	Standard Forms Bureau	277
Idaho Rates Advanced	380c	San Jose Rates Raise	286
Idaho Figures	480	Secretary Gurrey, Honolulu, Retires	291
Interinsurance Unsafe	588	Spokane Pumping Station	355
Idaho Penalty Law Unconstitutional	609	San Jose's Mix-up	363
Interinsurance Exchange Defined	667	South Carolina—Thirteen Relicensed	364
Interinsurance Barred by State Departments	673	Seventy-one Boston Indictments For Arson	642
Interinsurance Expensive and Deceptive	814	Salvage Plants Unnecessary in Pacific West	445
Jenks, the Fresno Arsonist	475	Static Electricity Causes Explosions and Fires	451
Jews Attacked	912	Sea Insurance and Enemy Trading	457
Linseed Oil Fire	4	Sun and Michigan Losses in San Francisco	528
Lloyds' Members Liability	23	S. F. Department Business	590
Lipmann & Wolfe Sue Companies	277	Sentiments of Simicus	597
Loose Adjustments—Thomas H. Anderson	549	Surplus Liners Cancel But Pay Nothing	609
Lloyds Underwriter Fails	484	San Francisco Fire Dept. Inspection Work	665
Lorentz, R. E., in Oakland	686, 750	Sexton, William, Death of	572
Lightning Fires in Seattle	692	Sun and Bottle Are Not Incendiaries	714
Local Agts Responsible For Failure to Cancel	741	San Francisco Budget Fire Department	739
Lloyds Underwritres Sued	772	Steep Roof Responsible for Church Loss	745
Liability of Local Agent's Sureties	798	Salvage of Stmr. Sesostis	782
Lloyds of London Criticized	799	San Francisco Brokers Exchange	808
London Metropolitan Fire Brigade 50 Years Ago	854	Salt Lake City's Renewals	812
Los Angeles Rates	380b	Swedish Reserve Measure	902
Marine Companies Business in 1914	16	Tunnels Under Los Angeles Streets	13
Marine Matters	242	Twenty Companies a Year Retire	362
Making Movie Negatives—Weldon D. Whelan	273	Two-Platoon System, Truth About	829
Montana Added to Parrish Territory	287	Theobald, John J., Death of	689
Mercantile Reports—Edward J. Hoilister	668	Underwriters Before S. F. Supervisors	365
Marine Matters	670	Underwriting By Schedule—Edwin Parrish	427
Marine Business in Hawaii	685	Use and Occupancy Insurance—G. E. Townsend	520a
Modern Map System—H. J. Morrison	686a	Visalia Rates Restored	56
Marine Insurance After War	743	Visalia Arson Plot	151
Marine War Losses	800	Valid Policy Law Argument	173
Marine Companies Purchased	825	Wyoming Figures	528
New York Underwriters Agency Appointments	214	Wallace & Co.	596
Nashville's Conflagration	300	Washington Marine Business	598
National Board's Fiftieth Meeting	446	World's Fair Fires	21
Nevada Fire Figures	510	Water Damage	25
Northwestern Mutual Fire Figures	694	Wubben Embezzler, Sentenced	131
Oroville Fire Protection	85	Women to Blame For Fires	180
Our Extravagance—T. H. Williams	121	Walla Walla Fire Finale	360
Oregon Figures	480	You Bet Burned	612
Oregon Marine Business	598		

San Francisco Streets

Sansome street has regained its former standing as a part of the insurance district, and is recovering as a business street, south of Clay. There are twenty-seven or more insurance offices on this street.

Two of the youngest insurance men in the West have their headquarters at 241 Sansome street, Maj. Christensen of Christensen & Goodwin and Judge De Lappe, each past 70 but hale, hearty, jolly and strong. They are healthy and youthful because they always have on tap a good supply of funny stories.

This street has the offices of the three leaders—Rolla V. Watt, Wayman & Henry and George H. Tyson.

It has one insurance building, the Royal. It also has such landmarks as the Alaska-Commercial and the Standard Oil buildings, and the old Federal Appraisers' building, which was undamaged by earthquake or fire in 1906.

In pioneer days the American Theater

building stood where the New York Underwriters Agency office is.

Acknowledged

New York Ins. Rep., part V, 1916. There are 959 pages of official examinations, laws of 1916, decisions by court of appeals, and fees and taxes charged by other states.

Digest of Workmen's Compensation Laws, 1916 Supp. revised to November 1. By Workmen's Compensation Publicity Bureau, 80 Maiden Lane, New York. Price \$1.25. Colored diagram puts in black (of course) Nevada, Oregon, Washington and Wyoming, the states which monopolize this business for the office-holding aristocracy. Alaska and Hawaii have compensation laws. In the Pacific West Idaho, Utah and New Mexico have no compensation laws. Neither have twelve other states.

W. W. Alverson has appointed L. V. Bentley manager of his companies' automobile dept.

POLICIES THAT SELL

ARE THE NEW POLICIES ISSUED BY THE

PACIFIC MUTUAL LIFE INSURANCE COMPANY



Founded 1868

Assets,
\$35,566,611 00

Capital and
Surplus,
\$4,504,807 00

BECAUSE THEY PAY DOUBLE IN CASE OF DEATH AND CERTAIN LOSSES DUE TO ACCIDENT. EVERY INSURER WHO HEARS ABOUT THESE POLICIES WANTS ONE.

See for an Agency Contract in California—

KILGARIF & BEAVER, Inc.

Managers for

NORTHERN CALIFORNIA
Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Manager for

SOUTHERN CALIFORNIA
Pacific Mutual Bldg., Los Angeles

San Francisco Rate Reductions Many

In August, 1910, the city officials promised that connections from fireboats to the high pressure system would be immediately made. The Board of Fire Underwriters thereupon granted a 15 percent reduction in key rates, affecting all A, B and C class buildings. Other rate reductions followed in the protected districts.

The city authorities did not keep their promise! Only 2 out of 23 boat connections promised were supplied. That was not keeping faith with the underwriters, who had made rate reductions because of promised improved fire protection.

In January, 1912, insurance brokers were advised of contemplated further reductions in rates, with a return of premiums to policyholders. Rates were reduced and further reductions were promised when the entire high pressure system was put in service.

Not every risk received the same rates as before the great fire when no changes of hazard had been made, because before the fire some risks were specially rated, and loss experience has since shown that such special rates should not be repeated.

Between 1907 and 1913 rates in San Francisco were reduced tween 30 and 35 percent. Present tariff rates are in some cases 50 percent less than they were. In frame districts without adequate fire protection changes in present rates are not advisable. Dwelling basis rates are 50 cents with exposure charges of 10, 5 and 2½.

Generally speaking, on frames under protection the San Francisco tariff of 1905 applies, and with lower exposure charges. Dwellings not exposed by mercantile buildings within 50 feet have had the basis rate reduced from 60 to 40 cents.

Frame risks within three blocks of pipe lines of high pressure service are rated according to the San Francisco tariff of 1905.

Dwellings not exposed by mercantile buildings within 50 feet have the basis rate reduced from 60 to 35 cents.

Further frame reductions of 10 percent are to be made when the high pressure system is completed and mainfold and other

connections are made. The same reductions will apply to classes A, B and C buildings.

A, B and C class buildings in 1908 were under the mercantile schedule with key rates of 42, 48 and 67 respectively. There had been an advance in some instances of from 25 to 50 percent, owing to the extraordinary conditions following the great fire.

In August, 1910, there was a 15 percent reduction, the key rates being lowered to 42, 48 and 67, according to class.

In October, 1912, there was a further reduction of 10 percent, down to 31, 36 and 51 key rates.

In June, 1915, there was a further reduction, within fire limits only, of 8 percent, down to 29, 33 and 45 key rates. On account of the new central fire alarm station within a park, a 2 percent reduction had been promised but 8 percent was given.

Brick apartment houses prior to September 3, 1913, were rated under the mercantile schedule, but now the key rate is 25 cents. This is a reduction of from 50 to 100 percent.

Frame buildings in 1906 were rated by Book of Rates No. 2, mercantile occupancy exposure charges, 50, 50, 50, basis being highest charge in range.

Frame buildings in 1911 were rated by Book of Rates No. 1, mercantile occupancy exposure charges 30, 30, 30, basis being highest charge in range. This was a large reduction.

Frame buildings in 1913 were rated by the San Francisco Tariff, each risk taking its own basis, mercantile occupancy exposure charges 30, 20, 10. This was another large reduction. The basis rate of all frame mercantile classes rating \$1.75 or less was also reduced 25 cents when not in range of more than three mercantile occupancies.

Frame dwellings, formerly 40, 50, 60, according to district, are now 35, 40, 50, being a considerable reduction.

CHURCH ROOF FIRE

Fire in Plymouth Congregational church, Eighteenth avenue and Fifteenth street, Oakland, partially destroyed the roof and did \$150 damage. A defective flue connected with a stove in the Sunday school is said to have caused the blaze.

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1916) . \$10,873,210

NET SURPLUS, " . . . 4,537,559

E. F. BEDDALL
President

N. S. BARTOW
Secretary

GEO. W. BURCHELL
Vice-President

Gross Assets ^{JAN. 1} 1916 \$119,399,530

Exclusively Fire Assets 52,857,075

Net Surplus - - 24,462,872

Losses Paid - - 287,726,461

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager

J. J. ATKINSON, Sub-Manager

LIVERPOOL, ENGLAND



DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta, San Francisco, Montreal.  Agencies in all principal Cities and Towns

ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING. SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston, J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred, J. H. Banks, F. J. Perry, J. T. O'Brien, R. S. Folger, B. Matt Evans, C. A. Luhrs (automobile).

“The Largest Fire Insurance Company in America.”

Organized 1853



ELBRIDGE G. SNOW, President

SAN FRANCISCO TEN YEARS AGO

TEN YEARS AGO “THE HOME OF NEW YORK” KEPT FAITH WITH ITS POLICYHOLDERS IN SAN FRANCISCO, AND WITH ITS AGENTS EVERYWHERE, IN CONFORMITY WITH ITS REPUTATION, BY PROMPTLY NOTIFYING ITS REPRESENTATIVES IN THE STRICKEN CITY THAT ALL LOSSES WOULD BE PAID IN FULL IMMEDIATELY ON ADJUSTMENT, AND THIS WAS DONE.

“THE HOME OF NEW YORK” STILL LEADS, WITH ASSETS LARGER THAN THOSE OF ANY OTHER FIRE INSURANCE COMPANY IN AMERICA.

All Branches of Fire and Allied Insurance

STRENGTH

REPUTATION

SERVICE

ROFF & SHEAHAN, General Agents

333 California Street

:

:

San Francisco

Hermits in Business

There are just as many hermits in business as there are in the woods.

There are just as many reactionaries in business as in politics.

A business hermit or a reactionary is a recluse.

A recluse is one that doesn't get out, who remains with his own kind, all of whom flatter each other with what they want to hear rather than what they should know.

The hermits are not all in small businesses.

Businesses, after they have reached certain institutional proportions, have a natural way of purging themselves of obstructionists, and it is indeed a pathetic sight to see men who have built up splendid institutions under

one condition and who are forced into retirement by not being able to see new conditions and form policies to meet them.

It is all by reason of the fact that they don't get out enough among the new generation that is making new conditions.—Cottrell's.

LESSEN THE FIRE WASTE

The Cost of Fire Insurance is made chiefly by the Fire Loss. The value of property burned in the United States averages \$300,000,000 a year or \$3 per inhabitant.

The premium rate responds to the increase or decrease in the fire loss.

You as an individual or as a community can reduce the fire loss. By care. By vigilance. By looking after chimney, stove, rubbish, matches, and inflammable goods near gas-jets and stoves. By keeping your store, basement and back-yard free from boxes, paper and rubbish of all kinds.

FireAutomobileMarine**COMMERCIAL UNION****ASSURANCE COMPANY, Ltd.**

OF LONDON, ENGLAND

Subscribed Capital	\$	14,750,000
Paid-Up Capital		1,475,000
Total Cash Assets, Gold		59,256,504
Total Liabilities, including re-insurance reserve		49,292,061
Cash Surplus to Policyholders		9,964,423
Total Amount of Claims Paid		186,673,461

Assets in United States Held by Trustees, \$9,868,370

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St.**San Francisco****E. T. NIEBLING, Manager****R. C. MEDCRAFT, Assistant Manager**

Tin Can or Canteen?

Popular etymology is always more interesting than the learned explanations of philologists. For instance, take the barrack room derivation of the word "canteen." It is no use trying to convince Tommy Atkins that it comes from the Italian "cantina," a small cellar. He had his own derivation, which he finds quite satisfactory. "Canteen" is simply "tin can" said backward. To justify this theory he simply invites one to look around. Certainly tin enters largely into the utensils and furnishing of the average canteen. The drinking vessels are tin,

the counter is tin, and in many cases the tables also are covered with block tin. No wonder Tommy holds that the word has some connection with the metal that is so much in evidence.—
Manchester Guardian.

California and Idaho are suffering from a shortage of coal. Dealers are able to get only apportioned quantities.

British fire offices generally in their home office statements charge themselves with 40 percent of the premium income as unearned premium liability. In their reports filed with our state insurance departments for the consideration of the commissioners they put down 50 percent as a liability, or treat the premiums as annual collections.

**West Coast - San Francisco
Life Insurance Company**

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY—TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS**. Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

MORE AGENTS WANTED

HOME OFFICE---West Coast - San Francisco Life Building, San Francisco, Northwest corner Pine and Leidesdorff Streets

ORGANIZED 1797

The Norwich Union Fire Insurance Society, Ltd.

Of Norwich, Eng.

Assets, Over	. . . . .	\$13,000,000.00
Losses Paid, Over	. . . . .	\$100,000,000.00

Pacific Department :

J. L. FULLER, Manager
FRANK L. HUNTER, Asst. Manager

234-236 Sansome Street
SAN FRANCISCO

THE LARGEST INDEPENDENT FIRE INSURANCE OFFICE ON THE PACIFIC COAST

AUTOMOBILE FIRE SPRINKLER LEAKAGE INSURANCE
PACIFIC DEPARTMENT

UNITED STATES FIRE INSURANCE COMPANY

Organized 1824

THE NEW BRUNSWICK FIRE INSURANCE COMPANY

Organized 1826

THE NORTH RIVER INSURANCE COMPANY

Organized 1822

MERCHANTS FIRE ASSURANCE CORPORATION

Organized 1910

NEW JERSEY FIRE INSURANCE COMPANY

Organized 1910

WM. W. ALVERSON, Manager

H. T. UNGEWITTER, Asst. Mgr.

374 PINE STREET, SAN FRANCISCO, CAL.

AUTOMOBILE DEPARTMENT

L. V. BENTLEY, SUPERINTENDENT

Special Agents—Portland: A. M. Lovelace, W. E. Helfrich; San Francisco: R. L. Ellis, T. B. Clarke;
 Los Angeles: T. J. Keleher; Salt Lake City: W. T. Booth

**TERRITORY:—Alaska -- Arizona -- British Columbia -- Washington -- Oregon -- California -- Nevada
 Utah -- Idaho -- Montana -- Hawaiian Islands.**

Insurance Placed Anywhere in the United States and Dominion of Canada

\$1 Per Bound

Back Volume

TWO VOLUMES (one year) IN ONE CLOTH
 Bound back numbers of The

Coast Review

For Sale at \$2 per cloth-bound book. Four volumes between two covers, \$3. This is the LAST CHANCE for Students. 122 Halleck Street.

THE COAST REVIEW OFFERS

To Solicitors

From 15 to 50 Percent

Commission

For Its New and

Old Publications

Address The Publisher

122 Halleck St. San Francisco

UTILIZING SOUND SPEEDS IN NAVIGATION

Prof. J. Joly (England) proposes that sound, which travels at different rates through different fluids, should be utilized for navigational purposes as well as for the prevention of collision. The rate of travel of sound through the air is 1,090 ft. per sec. at a temperature of 32 F., or 1,100 ft. per sec. at a temperature of 52 F. In the case of sound traveling through water the rate is much more rapid, and that rate depends on temperature as well as on the density. Speaking generally, the speed of sound in water is five times that of sound in air. In river-water the rate is 4,714 ft. per sec. at a temperature of 55 F., and of 5,013 ft. at a temperature of 86 F., whilst in sea-water, at a temperature of 68 F., its rate is 4,761 ft. per sec. In denser water, as in the Mediterranean, or Red Sea, or Great Salt Lake, the

speed is increased. It is a strange fact, however that areas of silence occur in the air (possibly in the "air-pockets" which airplane men tell of), and it is known that sound waves in water are deflected by obstructions, and dense fog and icebergs deflect sound waves in water.

It is proposed to experiment with sound waves until something like accuracy of knowledge is attained, as to speed in various media at various temperatures, and then to utilize this dependable knowledge in signalling. Approaching vessels, in fog and darkness, may thereby ascertain the distance separating them, and their approximate locality.

Prof. Joly's new book is entitled "Synchronous Signalling in Navigation."

In many American states the married person now has two votes.



ATLAS

Assurance Company

(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . . \$25,000,000.00

Assets in United States, \$ 3,082,719.99

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

FIRE

North Yakima, Dec. 4.—The Selah hotel, at Selah, valued at \$7,000 and insured for \$4,000, owned by Mrs. Edward Johnson, was destroyed by fire early yesterday. Last Tuesday the hotel caught fire from a defective flue, the occupants then moving out. Without having the flue repaired the ground floor was again occupied, with the result that fire broke out in the same place again. The fire department was called to make the run to Selah, five miles north, and taking

the chemical engine as requested, arrived in six minutes. Chief Dawson saw the fire had too good a start for the chemical to be efficient, and telephoned to the city for the pump, which arrived 10 minutes after the chemical, but by the time connection could be made with water in a ditch it was too late to save anything but surrounding buildings. Selah has no fire protection.

The big mutuals in New England are now writing a large bite of unsprinklered business. Danger!

ARE YOU PLEASED?

IF NOT, SEE

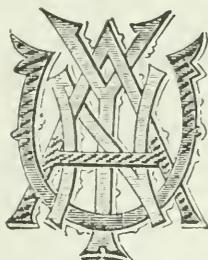
US

**POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
OCCIDENTAL LIFE INSURANCE CO.
OF CALIFORNIA**

"THE DURABLE"

THIRD FLOOR GROSSE BLDG.

LOS ANGELES, CAL.



New York Underwriters' Agency

Established 1864

Representing Cash Assets of over \$28,000,000

F. M. BRANCH, Manager

H. R. MANN Jr., Assistant Manager

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—H. B. Hagen, 520 Realty Bldg., Spokane, Wash.—V. H. Quitzow, 339-41 Sansome St, San Francisco—A. C. Anderson, 239 Van Nuys Bldg., Los Angeles, Cal.

W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

(FIRE)

United States Assets \$1,939,786.00

Liabilities in United States 1,163,164.00

Surplus \$776,622.00

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

CASUALTY

Football claimed fifteen lives during the season closing on Thanksgiving, according to figures compiled by the Associated Press. For the last year's total college athletic authorities claim

not a single death occurred where a physician's examination was demanded before the game.

FIRE

Texas will again show a high fire loss ratio, this year.

FIRE

AUTOMOBILE

NIAGARA FIRE Insurance Company

Assets, - \$7,502,873.00 Surplus to Policyholders, - \$3,387,433.00

DETROIT FIRE & MARINE Insurance Company

Assets, - \$2,274,403.00 Surplus to Policyholders, - \$1,533,737.00

NIAGARA - DETROIT UNDERWRITERS

Assets, - \$11,301,668.00 Surplus to Policyholders, - \$5,667,165.00

EDWIN PARRISH, Manager

Pacific Coast Department 334 Pine St., - San Francisco

Live OPPORTUNITIES are OPEN
for AGENTS who CAN DELIVER

Men capable not only of writing applications
but of collecting the premiums, are always
welcome to our forces and can be advan-
tageously placed.

**UNION MUTUAL LIFE
Insurance Company**

PORTLAND, MAINE.

ARTHUR L. BATES, President

Address ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.

GEO. ELLIOTT HUNT, Manager
Shreve Bldg., San Francisco

**T. H. McAllis, Manager, Sherlock Bldg.,
Portland, Ore.**

**P. B. Duren, Manager, Boston Block, Seattle,
Wash.**

J. E. Evans, Manager, Vancouver, B. C.

FIRE

The National Board calls anew at-
tention to the danger from uninspect-
ed fire hose. At Allentown a cement
mill had a fire. The blaze was seen

GERMANIA

FIRE INSURANCE COMPANY,

NEW YORK.

ORGANIZED 1859.

Statement, January 1, 1916.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	8,029,651 84
Liabilities - - - - -	3,920,295 68
Net Surplus, - - - -	3,109,356 16
Surplus for Policyholders	4,109,356 16

HEAD OFFICE

Cor. William and Cedar Sts.

at the start. The fire attacked the
plant's new hose and turned a stream
of water on. Almost instantly this
new hose burst in five places. The
hose had not been inspected by the
Underwriters Laboratories.

American Central INSURANCE COMPANY
of St. Louis Established 1853
Assets, \$4,076,388 Surplus to Policyholders, \$2,037,306 Losses Paid, \$31,008,877

St. Paul F. & M. INSURANCE COMPANY
of St. Paul, Minn. Established 1865
Assets, \$11,320,710 Surplus to Policyholders, \$4,899,457 Losses Paid, \$52,559,624

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

Mercantile	F. & M. UNDERWRITERS of St. Louis	Minnesota	UNDERWRITERS of St. Paul
Assets	\$4,076,388	Assets	\$11,320,710
Surplus to Policyholders	2,037,306	Surplus to Policyholders	4,894,457

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers

Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.

Fire Association

Organized 1817 Of PHILADELPHIA Began on Coast 1873

Losses Paid in San Francisco in 1906, - - - \$1,835,930

Cash Assets, - \$9,372,162.82 Surplus to Policyholders, - \$3,182,04.94

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$30,210,613.03 Surplus to Policyholders, - \$12,182,024.94

Net Losses Paid in San Francisco in 1906, - - - \$5,064,178.03

F. M. AVERY, Manager

Pacific Coast Department 242 - 244 Sansome Street, San Francisco

SPECIAL AGENTS:—C. L. BARSOTTI, T. F. O'GRADY, H. W. HOGAN, *San Francisco*;
GEO. F. STANIFORD, *Los Angeles*; SAM G. GORDON, *Seattle*; FRANK S. GLOVER, *Portland, Or.*

GENERAL

The question of enlarging the President's power of veto in connection with appropriation bills was presented for the consideration of the National Chamber by the Merchants' Association of New York, who declared it is prima facie the intent of the Constitution of the United States that the President shall have power to prevent the enactment of legislation to which he objects unless upon a reconsideration

two-thirds of the members of each house of Congress re-approve the bill disapproved by the President.

"Say, dad, what do they mean by a checkered career?"

"Always on the move, I reckon."

FIRE

The cotton fire at Columbia, S. C., destroyed \$300,000 values. The owners say they were satisfactorily covered.

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

HARTFORD

NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

**BENJ. J. SMITH,
MANAGER**

FRED'K S. DICK, Assistant Manager

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.

of Springfield, Mass.

Largest Fire Insurance Company Chartered by
the State of Massachusetts

Incorporated 1849

Total Assets \$ 11,695,373 60
Total Liabilities 9,114,706 97
Net Surplus 2,580,666 63

SURPLUS TO POLICYHOLDERS, \$5,080,666.63

NEWARK

Fire Ins. Co.

of Newark, N. J.

Oldest Fire Insurance Company Chartered by
the State of New Jersey

Incorporated 1811

Total Assets \$ 2,153,768 00
Total Liabilities 1,222,152 00
Net Surplus 431,616 00

SURPLUS TO POLICYHOLDERS, \$931,616.00

150 Sansome Street, : San Francisco

GEORGE W. DORNIN, Manager JOHN C. DORNIN, Asst. Manager

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER GEO. C. CODDING L. B. ROGERS J. E. CRANDALL C. H. ANDERSON
FRANK H. YOUNG H. K. NOURSE

25 Per Cent Increase

United States fire losses are believed

to have increased 25 per cent this year
over last.

The "Home Life"

The fifty-sixth annual statement of the Home Life Insurance Company, of which George E. Ide is President, presents a record of substantial benefits to its policyholders during the year and a solid growth in financial strength.

Assets increased to \$32,029,439.71 after paying to policyholders \$3,447,381, including dividends of

\$602,271

The insurance in force was increased by \$4,766,740, and is now

\$125,660,173

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital, - - - - -	\$1,000,000.00
Surplus to Policyholders, - - - - -	1,263,340.00
Assets, - - - - -	4,195,444.00

DIXWELL DAVENPORT, Manager

Metropolitan Department,

San Francisco National Bank Bldg., 454 California Street, San Francisco

FIELD REPRESENTATIVES:

E. W. HALL, Northern California,
500 Syndicate Bldg., Oakland, Cal.

Wm. M. STODGHILL, Southern California,
211 W. I. Hollingsworth Bldg., Los Angeles, Cal.

HENRY G. GREEN, Oregon, British Columbia and
Western Washington, 722 White Bldg., Seattle

WM. P. CASSELL, Idaho, Montana and Eastern
Washington, 1331 Old Nat'l Bank Bldg. Spokane, Wn.

Print Goods by Parcel Post

Send for Catalog

Phoenix Printing Company

122 Halleck St.,

San Francisco

ESTABLISHED 1894

LIABILITY

The new Democratic governor of Ohio is anti-liability insurance by private companies.

ARIZONA

Phoenix has passed an ordinance prohibiting boycotts. Bisbee has ousted abusive pickets.

Arizona has adopted a law for "total" prohibition, and has abolished capital punishment.

The Yorkshire and Northern, under Manager Johnston, have entered Arizona.

AUTOMOBILE

Charles W. Hedge, an Eastern independent adjuster of automobile losses, has been held on a charge of working a confidence game in connection with automobile thieves.

ARSON

Two Years in Pen

San Jose, Cal., Dec. 7. — Antonio Nicoletti, who pleaded guilty to burning his home in this city in an effort to defraud an insurance company, was sentenced today by Judge Beasley to two years in prison. Joe Macaluso, a friend of Nicoletti, and D. Salturallo, his father-in-law, were burned to death in the fire, after a battle among themselves.

J. M. Bollinger, convicted of attempting to burn the New Lake lodging house to revenge himself on his divorced wife, was also sentenced to two years.

FIRE

Billings, Mont., Dec. 4.—Fire today destroyed a 700-foot wooden bridge on the Great Northern eight miles from this city.

**NORTHERN
LIFE**

INSURANCE CO.

HOME OFFICE
NORTHERN LIFE BLDG
SEATTLE
U. S. A.

*A WESTERN COMPANY
With "Western" Prestige*

INSURANCE IN FORCE
\$ 13,000,000.00

ASSETS
\$ 1,250,000.00

Combination "3 in 1" Policy Contracts, for Life, Accident and Health Insurance written in any Form—Life, Endowment or Term—having liberal Cash, Loan, Automatically Extended Insurance, and Permanent Disability features.

**GOOD AGENCY CONTRACTS to
RELIABLE "LIVE" INSURANCE MEN.**



**WE PLAN TO HELP OUR AGENTS
MORE THAN EVER IN 1917.**

BANKERS LIFE COMPANY, DES MOINES, IOWA.



The Prudential

Now writes Group Insurance

in response to a well-defined demand.

The policy is planned to give Strong-as-Gibraltar-Protection, at low-cost, with up-to-date-features, such as annual dividends, payment of policy during life for total disability, and arrangements for military service.

It is a winner.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

FORREST F. DRYDEN, President.

Home Office, NEWARK, N. J.

Incorporated Under the Laws of the State of New Jersey

GENERAL

The Merchants Union of Mississippi, with \$10,029 premium income, according to Best's Reports, has reinsured in Northern Assurance.

The expenses of the federal govern-

ment for the next fiscal year will be about \$1,269,000,000. This is \$12.48 per capita.

Nearly 60 percent of personal injuries to railway workers occur in the first half of the working day.

MONTANA

At Butte a business block is to be erected at East Park and Wyoming streets.

NO BOILER EXPLOSIONS

With 2,300 steam boilers operated in Montana during the past year, there was not a single explosion and no fireman or other employee was injured by bursting boilers, according to the state boiler inspector. Locomotive boilers and boilers in use in federal buildings do not come under the jurisdiction of the state inspector and the 2,300 boilers listed as in use in the state are stationary boilers and those on steam shovels and similar equipment. Inspection of the locomotive boilers is under the jurisdiction of the interstate commerce commission.

FIRE

La Tourelle, Ore., Nov. 26.—The Schutz general store burned.

Fire Protection

Brawley, Cal., pays its fire chief and a relief driver. Other city employees serve the fire department. "Reduction in fire insurance rates should follow," says Earl McReynolds, fire commissioner. Chief Myer says he has ten good men and can handle any fire within reason.

Chico, Cal., officially admits that it has only two good ladders, but it has no means of getting them to a fire. There is not enough hose to fight two fires at one time. A new fire engine is expected this week.

Within a week or two the new pump at the city waterworks will be installed, the test at the factory having been satisfactory. When in working order

the insurance companies will lower rates. Annexed Oak Park is unfortunate, which is better than to be unfortunate.

Monterey, Cal., has the weeps. The rate-makers made no reduction in the residence part but reduced rates up to 10 percent in the business part. Too much was expected from the purchase of a new \$10,000 fire engine.

Richmond, Cal., has a new fire hydrant at 19th and Clinton. The fire chief thinks the insurers should reduce rates 15 cents in that district. The present rate is 60.

Chief Anderson of the Sacramento fire department says there is considerable hay stored in excess of 10 tons in one barn or warehouse in the fire limits.

ASKED TO BURN LEAVES

Chief Wright of the Phoenix, Ar., department asks people with yards and trees to burn leaves. The chief says there is danger to property with leaves lying about. The dropping of a lighted match, or a spark, might cause the destruction of a whole block of homes.

"I wish the people would pile up their leaves and other waste matter in a systematic way," said the chief. "Then notify the department that they are going to burn them, and we will make a note of the bon fire. This precaution helps the departments and often avoids unnecessary runs. It also places the people on their merit to be careful in watching the bon fires."

The Great Northern F. & M. is being organized at Duluth, Minn., with a half-million capital.

FOREIGN

Private A. J. Rivers of the London office of the Royal, in hospital with eighteen wounds and loss of one eye, has been awarded the Military medal for bravery in the field. Private D. G. Darrock, of the home office of the Royal, has also been awarded the Military medal.

AUTOMOBILE

A resolution under consideration by the Insurance Commissioners Convention is—

“Resolved, that this convention does hereby suggest and recommend legislation in the various states fixing the

standard of automobile coverage for fire writing companies, to include all hazards except to the person.”

COMPENSATION

New York will in a few days increase rates payable to the state fund.

California, which charges New York rates, is refunding 15 percent. The state forbids stock companies to write at lower rates.

LIFE

The Mutual Life Insurance Company of New York pays to its policyholders \$7.82 per second. This is the largest average payment in the world of life insurance.

The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

SEMI-ANNUAL STATEMENT, JUNE 30, 1916

Assets	\$13,129,602 70
Liabilities	9,115,416 08
Capital	1,000,000 00
Surplus over all liabilities	3,014,186 62
Losses Paid to June 30, 1916	54,167,050 85

This company issues contracts as follows :

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage, Collision, Fire and Theft), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

Pacific Coast Department: { California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange, San Francisco. Washington and Oregon—SEELEY & CO., 111 S. 10th St., Tacoma; Coleman Bldg, Seattle; Board of Trade Bldg, Portland.

THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets, \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS---C. W. Rohrer, LOS ANGELES; Rod E. Smith, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; J. E. Johnsen, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

Pacific Branch—Southeast corner Sansome and Pine Sts., San Francisco

“FIFTIETH ANNIVERSARY YEAR IN THE UNITED STATES.”

ONE HUNDRED AND SIX YEARS OLD

North British & Mercantile

Insurance Company

Pacific Department of the United States Branch, 76 William St., New York City

ASSETS OF THE UNITED STATES BRANCH **\$8,926,952.00**
(which are but a small part of total fire assets of the Company)

E. G. RICHARDS, Manager

W. S. BERDAN, Deputy Asst. Manager

GEORGE M. WARD, Resident Sec'y Local Dept.

234 Pine Street, San Francisco, California.

FIELD REPRESENTATIVES:

E. J. Young, 201 American Bank Bldg., Seattle; P. W. Gedney, 504 Empire State Bldg., Spokane, Wash.,
E. C. Willey, 1645 Tremont St., Denver, Colo.; C. Harris, 515 Title Ins. Bldg., Los Angeles; H. E. Smith,
24 Henry Bldg., Portland, Or.; G. W. Dearborn, F. J. Schoeneman, C. F. Milliman, San Francisco.

AGENTS WANTED

Every Company that advertises wants Permanent Agents. Have you any business? Are you about to change companies? Are you newly engaged in Insurance? Do you intend to go into the business?

THEN

Hustle! Get busy! Write to our Advertisers. Don't be verbose nor uncertain. Don't write from Los Angeles or Portland or Seattle and ask some big company, Are you represented here? Of course the company is represented there. Probably it is represented everywhere. But it may be contemplating a change, or its present agent may be flirting with the special of another company.

It Will Do No Harm

to get on the waiting list. It is legitimate for you to write modestly, "Consider me an applicant if you want another agent here." "I control \$— in premiums." "My business is chiefly —." "I want a company, and if you are unrepresented in this town or contemplate a change of representation let me submit particulars to you."

If you can write some life or accident business on the side or exclusively, the live companies which advertise are

Looking For You

They will give you the glad hand and the warm eye They will pay you a handsome commission, too.

Scottish Union and National

*Insurance Company
Of Great Britain.*

Organized 1824,

**FIRE - LIGHTNING - TORNADO
AUTOMOBILE - SPRINKLER LEAKAGE**

**North American Branch:
Hartford, Conn.**

**JAMES H. BREWSTER
MANAGER.**

FIELD REPRESENTATIVES:

FRED W. GASTON, Tacoma, Wash.,
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,
706 Gas and Electric Bldg., Denver, Colo.,
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, Realty Building,
Spokane, Wash.,
Montana and Idaho

H. W. FORES, San Francisco, Cal.,
General Agent, California, Nevada, Arizona.

**SAN FRANCISCO OFFICE:
201 Sansome Street**

Twelfth Edition

PACIFIC FIRE MANUAL

Twelfth Edition

WITH COLORED DIAGRAMS

WITH REVISED FIGURES

\$12 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE

MUTUAL FIRE LEAFLETS INSERTED

Single Copies, \$1.25

For Sale by Coast Review

122 Halleck St., San Francisco

CALIFORNIA

Santa Rosa, Cal., has recently opened a new theatre which cost over \$500,000. It is modern and up-to-date in every respect.

The \$2,000,000 Richmond, Cal., reservoir of the Reorganized People's Water Co., now the East Bay Water Co., is being rapidly constructed. The six-mile lake will have a capacity of

12,500,000,000 gallons. The great reservoir will supply Richmond with all the water for manufacturing and shipping that it needs, and contribute also to Oakland and Berkeley.

The Santa Fe R. R. Co. is preparing to spend \$600,000 in new shops, office and depot buildings in San Bernardino to replace their property recently destroyed by fire.

W. R. BROCK. President

W. B. MEIKLE. Vice President and General Manager

WESTERN ASSURANCE CO.
OF TORONTO (INCORPORATED 1851)

UNITED STATES ASSETS	\$2,578,165.00
LIABILITIES IN UNITED STATES	1,524,276.00
<i>Surplus</i>	\$1,076,347.75

PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO

MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$20,000,000.00.

Svea Insurance Co.
of Gothenburg

Agricultural Insurance Co.
of Watertown, N. Y.

Globe & Rutgers Fire Ins. Co.
of New York, N. Y.

Hamilton Fire Insurance Co.
of New York, N. Y.

Globe Underwriters Agency
of New York, N. Y.

First National Fire Insurance Co.
of Washington, D. C.

Sea Insurance Co., Ltd.
of Liverpool, Eng.

EDWARD BROWN & SONS

GENERAL AGENTS

202 - 204 Sansome St., SAN FRANCISCO

22,000 EDITION

It Is for All Local Agents

12th EDITION

Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.25

Recommended by General, Special
and Local Agents

For Sale by the Coast Review

Dakota Despotism

The election in North Dakota resulted in the non-partisan league being put in power in the administrative, legislative and judicial departments of the state government. Insurance men look for lively times in North Dakota. The whole state is saturated with the state insurance idea, and the non-partisan league has been almost ruthless in its efforts to carry the election. Committees from the league would visit merchants or professional men in a town asking them if they intended to support their candidates. If they desired to be neutral or were on the other side they were at once boycotted and threatened. The activities of the

non-partisan league in the state showed that force would be used if necessary to carry the day. Insurance men expect to see the non-partisan league legislature first take up hail insurance. Then it is expected that state insurance will be applied to all other lines of indemnity.—Rough Notes.

The Jack-of-All-Trades is in bad repute today and growing worse every day.

The reason is that this is an age of special services.

A prominent business man says that a man with an earning capacity of \$3.50 a day can't afford to shine his own shoes.

The Pioneer German Fire Insurance Company in America



*Hamburg-Bremen
Fire Insurance Company*

HAMBURG, GERMANY

Organized in 1854

Entered United States in 1858

Total Losses Paid in the United States, \$27,000,000

United States Branch : 123 William Street, - NEW YORK

H. N. KELSEY, Manager

AGENTS WANTED IN UNREPRESENTED POINTS

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President JOHN M. TAYLOR, Hartford, Conn.

Insurance in force, 100,411 Policies for - \$237,784,931.79

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1915	- - - -	\$302,236,187.70
Total returned to Policyholders, as above noted, in same period	- - - -	311,968,360.63
Excess of amount returned	- - - -	9,732,172.93

Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$35,000,000.00

A Successful Record of Nearly Two Hundred Years.

Losses Paid During That Time Exceed

\$230,000,000.00

United States Branch, 92 William St., New York City

R. D. HARVEY, United States Mgr.

LAWRENCE F. LAMPING, State Agent

For Oregon, Washington and Northern Idaho

310 BURKE BUILDING, SEATTLE

CANTON

Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital paid up (Gold)	- - -	\$ 250,000 00
Cash Assets (Gold)	- - -	3,353,190 12
Net Surplus (Gold)	- - -	2,359,803 17
Bonds on deposit in the U. S.	-	399,500 00

The above Company conducts
a general Marine Insurance
business.

PARROTT & CO., General Agents
Since January, 1882

E. L. BARRY, Manager

320 California Street, San Francisco
[Babcock Building]

PHŒNIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

E. C. F. KNOWLES,

General Agent for Pacific Coast

MUNRO ENGLISH,

Assistant General Agent

343 SANSOME STREET

Security Building
(Entrance on Halleck Street)

San Francisco

The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building

33 Broad St., Boston

SAMUEL APPLETON, U. S. Manager

Accident Policies

Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employes. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.

CHAS. J. OKELL & CO.

General Agents, - - San Francisco, Cal.
Royal Insurance Building

LIFE

The Pension Mutual, with an 1860 charter, had taken over eight companies and associations in four years.

Outside Loans on Dividend Contracts

A menace which life insurance companies should band themselves together to fight in the interests of their policyholders, is the present tendency of stock and investment houses to offer favorable terms for loaning on policies. They point out that they can do much better on deferred dividend policies than the legal reserve companies themselves.

The constant circularization of policyholders by these investment houses, many of which are located in this city, is a tendency which is calculated to increase the lapse ratio.

While it is impossible these days, with the strict supervision of the New York insurance department in mind, for any life insurance company to operate in this state which is not in first class condition in every way, nevertheless the constant circularizing of policyholders by investment concerns offering to buy up policies is a tendency which should be checked, even if it is necessary for the life insurance companies to go to the legislature and seek to have a law passed making such a business illegal.—The Surveyor, N. Y.

Too Late

P. H. Kelly, representing the Bankers Life Company of Des Moines at Hiattville, Kans., reports the following sad instance of a man who was going to take out life insurance but who was overtaken by the grim reaper

before he could carry out his good intention.

“I had a prospect who had been talking life insurance since last April and he told me about three weeks ago that he was going to take out \$2,000 on the Paid up at Age 70 plan, before April 14, the date that his age changes again, but April 14th never comes for him, as he was kicked in the jaw by a horse and had his jaw and neck broken Friday, October 4th, and leaves his widow and three children without life insurance. Their son, about sixteen years of age, had just started to high school this year and now has to be taken from school to manage the farm.”

FIRE

Is The Tide Turning?

Is the tide turning and anti-insurance prejudices losing its effect? Governor-elect Harding, of Iowa, was fought bitterly on the charge that he was friendly to the insurance interests, but was elected by the largest majority ever given a candidate in the state. On the other hand, Gov. Dunne, of Illinois, who backed up Superintendent Potts in his fight on fire insurance and made a public appeal for votes on the ground that the insurance companies were opposing him, was overwhelmingly defeated. Let the good work go on.—Insurance Post.

Molson, Wash., Dec. 4. — Fire destroyed the six-room dwelling occupied by C. S. Barns in South Molson last night. The building belonged to R. A. McCoy. The loss is about \$1,000, with no insurance.

ESTABLISHED 1873

Office of Edward E. Potter

General Agent

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE ONLY OFFICE that did not compel its patrons to go to the expense and trouble of going to Oakland for the adjustment of their claims.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department

**Get the Best Insurance While You Are About It
It Costs No More**

OLD AND TRIED **GLENS FALLS INSURANCE COMPANY**

Of New York

Incorporated 1849

SURPLUS to Policyholders . . \$5,212,525 00 UNDIVIDED Profits . . . \$2,319,300 00

SECURITY INSURANCE COMPANY

Of New Haven

Incorporated 1841

SURPLUS to Policyholders . . \$3,889,296 00 UNDIVIDED Profits . . . \$ 802,506 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

Of Philadelphia

Incorporated 1853

SURPLUS to Policyholders . . \$1,893,309 00 UNDIVIDED Profits . . . \$ 432,560 00

FIREMEN'S INSURANCE COMPANY

Of Newark

Incorporated 1855

SURPLUS to Policyholders . . \$6,565,223 00 UNDIVIDED Profits . . . \$2,720,038 00

EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$3,053,576 00 UNDIVIDED Profits . . \$811,504 00

GERMAN - AMERICAN INSURANCE COMPANY

Of Pittsburg

Incorporated 1873

SURPLUS to Policyholders . . \$1,080,978 00 UNDIVIDED Profits . . . \$173,718 00

EDWARD E. POTTER, General Agent

W. W. POTTER, Assistant General Agent

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

THE COAST REVIEW

INSURANCE

DECEMBER

In its 46th year

A Useful Publication

MARINE

Vancouver, B. C., expects to build ships for Norway people. A dry dock capable of handling vessels of 18,000 tons is to be built.

INTER-INSURANCE

The Lumber Mineral Company of Arbo, Miss., insured in the Lumber Manufacturers' Inter-Insurance Association, has been unable to reach a satisfactory loss settlement with the concern, and has filed suit against all the members in the state, and will bring suit against the other members over the entire country.

LIFE

The Connecticut Mutual Life will show increased new business this year over last.

The United States Life Insurance Company has recently examined into the renewal of term and ordinary insurance issued by it during the past decade, and the figures show that the term business has renewed fully well as business written on any other plan. The company attributes this result largely to the fact that it limits the amount of term insurance it will carry on any one life to \$5,000. Term writings in 1907 have been retained to the amount of 30 percent; in 1910, 36 percent; in 1913, 60 percent.

H. J. Rollings, former Fergus Falls, Minn., insurance man, has opened offices in the Magill block in Fargo, N. D., as general agent of the National Life Insurance Co. of Montpelier, Vt.

FIRE

British Business

Statistics by The Policyholder of the 1915 business of sixty-eight British fire offices show a premium income of £30,222,002 and an underwriting surplus, after payment of losses and expenses, of £3,848,118, equal to 12.7 percent. This compares with a surplus of 5.6 percent in 1914. The tariff offices show a combined loss ratio of 50.1 percent and an expense ratio of 37 percent. The non-tariff companies' loss ratio was 51.9 percent, and expense ratio 37.2 percent.

GENERAL

Utah is to have state wide prohibition. Cities now face tax deficits. The Idaho law will be copied.

Seward, Dec. 7.—Train crews of the United States Railroad report yesterday's weather the coldest they ever experienced, the temperature at one point, where three mountain valleys meet, being estimated at 50 degrees below zero. Trains will not be operated beyond Mile-44 after today.

\$1 Per Bound

Back Volume

TWO VOLUMES (one year) IN ONE CLOTH
Bound back numbers of The

Coast Review

For Sale at \$2 per cloth-bound book. Four volumes between two covers, \$3. This is the LAST CHANCE for Students. 122 Halleck Street.

STABILITY AND STRENGTH

RESOURCES OVER \$52,000,000.00

SUN INSURANCE OFFICE
OF LONDON

COLONIAL
FIRE UNDERWRITERS
AGENCY

MECHANICS & TRADERS
OF NEW ORLEANS

NATIONAL
OF HARTFORD

MICHIGAN
FIRE AND MARINE
OF DETROIT

SUN
UNDERWRITERS AGENCY
OF LONDON

PACIFIC DEPARTMENT

WILLARD O. WAYMAN---CARL A. HENRY

JOINT GENERAL AGENTS

FRANK E. STONE

MAXWELL H. THOMSON

ASSISTANT GENERAL AGENTS

Sansome and Sacramento Streets

San Francisco, Calif.

Branch Offices : Los Angeles, Cal., Portland, Ore., Seattle and
Spokane, Wash., and Denver, Colo.

AGENTS WANTED IN EVERY CITY, TOWN AND VILLAGE.

1863

53rd YEAR

1916

FIRE

AUTOMOBILE

MARINE

Organized in 1863

Fireman's Fund

Insurance Company

Incorporated under the Laws of California.

401 California Street - San Francisco, Cal.

Company's Building

Capital, \$1,500,000.00 Assets, \$11,326,205.60

BERNARD FAYMONVILLE

PRESIDENT

J. B. LEVISON

VICE - PRESIDENT

LOUIS WEINMANN

SECRETARY

A. W. FOLLANSBEE, Jr.

MARINE SECRETARY

H. P. BLANCHARD

ASSISTANT SECRETARY

JOHN S. FRENCH,

ASSISTANT SECRETARY

T. M. GARDINER

TREASURER

Central Department

JOHN MARSHALL, Jr., Manager

39 South La Salle St., Chicago, Ill.

Eastern Department

A. K. SIMPSON, Manager

J. W. LITTLE, Ass't Manager

Mason Building

Boston, Mass.

Southeastern Department

E. T. GENTRY, Manager

Atlanta, Georgia

Atlantic Marine Department

FRANZ HERRMANN, Manager

79-85 Wall Street, New York

